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1917

The Insurance Almanac
and
Encyclopedia

OFFICIAL INFORMATION ON
ALL LINES OF INSURANCE
FACTS, LAWS, TAXES, FEES,
LEGISLATION, CALENDARS OF
INSURANCE EVENTS, GENERAL
INFORMATION, COMPLETE INDEX

PRICE, ONE DOLLAR

PUBLISHED BY
The Weekly Underwriter

EIGHTY MAIDEN LANE
NEW YORK CITY

MAY 1, 1917

The **LIVERPOOL**
and **LONDON**
and **GLOBE**



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NEW YORK OFFICE:
 80 William Street
NEW ORLEANS OFFICE:
 Cor. Carondelet and Common Sts.

CHICAGO OFFICE:
 Insurance Exchange Building
SAN FRANCISCO OFFICE:
 444 California Street

The
INSURANCE ALMANAC
AND
ENCYCLOPEDIA

AN
Annual of Insurance Facts

FOR

1917

HAROLD MESTRE

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FILE COPY

Containing Handy Information of the Insurance Business, the Officers and Managers of All Classes of Companies, Insurance Department Officials, Associations of Underwriters, Statutory Requirements, Summary of Workmen's Compensation Laws, New Companies, Legislative Sessions, Definitions, etc.

AND

General Information Concerning United States Government Officials, Governors of States, Population Tables, Domestic Telegraph and Cable Rates, and Other Statistics

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**THE UNDERWRITER PRINTING AND PUBLISHING
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EIGHTY MAIDEN LANE
NEW YORK, N. Y.

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1917

WASSEL THOMAS

COMPILED BY
THE WEEKLY UNDERWRITER

1916—A WONDERFUL YEAR—1916

In every respect the year 1916 was the greatest in The Prudential's history. All previous achievements were surpassed. New policy features were offered to the insuring public and the maximum of Prudential service and Prudential protection, prompt payments, absolute safety, all at the minimum of cost and at the lowest expense-rate, continued as the Company's firmly established policy.

It is a pleasure to quote the following items dealing with the record of The Prudential during 1916 and its financial condition at the close of the year:

Assetsover 432 Million Dollars
Liabilitiesnearly 410³/₄ Million Dollars

Payments to Policyholders since Organization,
 plus amount held for their security.....over 858 Million Dollars

Paid-for Insurance Issued and Revived during 1916.....over 591 Million Dollars
 (Including Ordinary Insurance of more than \$221,000,000)

Increase in Paid-for Insurance in Force.....over 282 Million Dollars

Real Estate Mortgages, consisting largely of farm loans.....over 114 Million Dollars

Paid Policyholders during 1916.....over 47 Million Dollars

Dividends payable in 1917.....over 13 Million Dollars

Paid to Policyholders or their beneficiaries \$156,000 each business day in 1916

Paid an average of 537 death claims each business day in 1916

Nearly 15 Million Policies in Force, insuring over

3 BILLION 92 MILLION DOLLARS

Beginning business in 1875, The Prudential has achieved results unequalled by any other company during so short a period of time

Following mutualization, about five million dollars was paid or credited in dividends to policyholders in 1916 on contracts which did not call for such payments. Over \$5,400,000 was set aside for similar payments to policyholders during 1917.

The remarkable figures shown above and this wonderful growth reflect anew the confidence the insuring public has in The Prudential, and are a re-endorsement of its aims, its achievements and its service.



THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

FORREST F. DRYDEN, President

Home Office: NEWARK, N. J.

Incorporated Under the Laws of the State of New Jersey

Mutual Life of New York

LEADING FEATURES

The Mutual Life Insurance Company of New York is the oldest life company in America, having begun the issue of policies February 1, 1843. It has always been a leader among American companies; conservative, but abreast with the foremost in progressive methods of real merit. The aim of the management is "Pre-eminence in Benefits to Policyholders," rather than supremacy in size or in volume of business written.

The Company is especially noted to-day, as it was in the beginning, for its large annual dividends and its low net cost. Since 1906 it has issued only participating policies, on which it pays dividends annually, including a dividend at the end of the first year; after payment of the second year's premium every dividend is payable when apportioned, whether the accruing premium is paid or not. A post-mortem dividend is payable on annual dividend policies, even in case of death before the end of the first year. The sum of \$17,518,116.46 was paid to policyholders in dividends in 1916, while \$20,435,398.77 has been set aside for dividends to be paid in 1917.

Cash, paid-up or extended insurance surrender values after three full years' premiums have been paid. Loans, at 6 per cent. interest, payable at the end of the policy year, are available at any time after three full years' premiums have been paid, even at the end of the first year.

Policies are free from restrictions as to occupation after one year and incontestable after two years. Free from restrictions as to military or naval service after one year, and, as to residence or travel, from date of issue.

Claims payable immediately on receipt of completed proof. Total payments to policyholders in 1916 amounted to \$68,654,843.80, which was \$6,748,758.97 more than was received from them in premiums.

Women are insured at the same rates as men.

For Terms to Producing Agents, Address

GEORGE T. DEXTER, Second Vice-President
34 NASSAU STREET, NEW YORK, N. Y.

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NEW YORK LIFE INSURANCE COMPANY

346-348 BROADWAY, NEW YORK

DARWIN P. KINGSLEY, President

JANUARY 1, 1917

Assets (market values).....	\$866,988,842
Liabilities (Insurance Department valuation).....	751,535,641
Reserve to provide dividends payable to policyholders in 1917 and thereafter as the periods mature, and for all other contingencies.....	115,453,201
Dividends paid to policyholders in 1916.....	19,695,355
Dividends payable in 1917.....	23,309,214
Insurance in force.....	2,511,607,274

BUSINESS OF 1916

INCOME AND DISBURSEMENTS:

Premiums	\$96,159,821	
Interest, rents, etc.....	42,848,512	
Total Income.....		\$139,008,333
Paid Policyholders (all contracts).....	\$82,192,264	
Expenses, including real estate and taxes....	14,252,354	
Insurance Taxes	1,310,361	
Profit and Loss.....	3,838,344	
Added to Ledger Assets.....	37,415,010	
Total		\$139,008,333

INSURANCE ACCOUNT:

New Paid Business.....	\$263,048,300	
Dividend Additions	3,690,527	
Revived and Increased.....	11,363,858	
Total		\$278,102,685

TERMINATIONS AND INCREASE:

By death, maturity and expiry.....	\$72,159,616	
By surrender, lapse, transfer, etc.....	98,136,673	
Increase of amount in force.....	107,806,396	
Total		\$278,102,685

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Norwich Union Fire Insurance Society, Limited

OF NORWICH, ENGLAND

Head Office for United States
59 JOHN STREET, NEW YORK

STATEMENT, UNITED STATES BRANCH, JANUARY 1, 1917

Assets	\$3,531,304
Liabilities	2,116,648
Surplus	1,414,655

Losses paid by Company since its organization . . .	\$115,317,536
Paid by United States Branch	32,919,251

LOSSES PAID BY CONFLAGRATIONS

In Jacksonville, Fla.,	1901	\$299,294
In Baltimore, Md.,	1904	574,421
In San Francisco, Cal.,	1906	1,633,453
In Chelsea, Mass.,	1908	337,601

The Society holds its Assets in England as security for obligations in the United States and elsewhere.

The Society does a general business, including Fire and Tornado, Sprinkler Leakage, Use and Occupancy, Automobile, Rents and Explosions.

It also has an arrangement with the Fidelity and Casualty Company of New York whereby they issue a joint policy covering all the hazards assumed under Automobile Floaters.

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WILLIAM HARE, }
J. F. VAN RIPER, Branch Secretary
J. H. BURGER, Superintendent of Agencies

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THE WILLIAM H. KENZEL COMPANY

FIRE INSURANCE AGENT

REPRESENTING AT NEW YORK OFFICE
79-83 WILLIAM STREET

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OF PITTSBURGH, PA.

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SIMPLE INTEREST TABLE

(SHOWING AT DIFFERENT RATES THE INTEREST ON \$: FROM 1 MONTH
TO 1 YEAR, AND ON \$100 FROM 1 DAY TO 1 YEAR.)

Time.	4 Per Ct.			5 Per Ct.			6 Per Ct.			7 Per Ct.			8 Per Ct.		
	Dollars.	Cents.	Mills.	Dollars.	Cents.	Mills.	Dollars.	Cents.	Mills.	Dollars.	Cents.	Mills.	Dollars.	Cents.	Mills.
One Dollar 1 month	---	1	9	---	1	4	---	1	5	---	1	5	---	1	6
One Dollar 2 months	---	1	7	---	1	3	---	1	4	---	1	4	---	1	5
One Dollar 3 months	---	1	1	---	1	2	---	1	3	---	1	3	---	1	4
One Dollar 6 months	---	2	---	---	2	---	---	2	---	---	2	---	---	2	---
One Dollar 12 months	---	4	---	---	4	---	---	4	---	---	4	---	---	4	---
One Hundred Dollars 1 day	1	1	---	1	1	---	1	1	---	1	1	---	1	1	---
One Hundred Dollars 2 days	2	2	---	2	2	---	2	2	---	2	2	---	2	2	---
One Hundred Dollars 3 days	3	4	---	3	4	---	3	4	---	3	4	---	3	4	---
One Hundred Dollars 4 days	4	6	---	4	6	---	4	6	---	4	6	---	4	6	---
One Hundred Dollars 5 days	5	6	---	5	6	---	5	6	---	5	6	---	5	6	---
One Hundred Dollars 6 days	6	7	---	6	7	---	6	7	---	6	7	---	6	7	---
One Hundred Dollars 1 month	33	4	---	41	6	---	50	---	---	63	3	---	77	1	---
One Hundred Dollars 2 months	66	7	---	83	2	---	1	10	---	1	16	---	1	33	---
One Hundred Dollars 3 months	1	---	---	1	25	---	1	60	---	1	75	---	2	---	---
One Hundred Dollars 6 months	2	---	---	2	50	---	3	---	---	3	50	---	4	---	---
One Hundred Dollars 12 months	4	---	---	5	---	---	6	---	---	7	---	---	8	---	---

INSURANCE ALMANAC FOR 1917-1918

For Dates of Meetings of Minor Organizations, see Organization List.

MAY, 1917

- May 1.—Burglary Insurance Underwriters Association. Annual meeting.
May 8, 9, 10.—National Fire Protection Association. Annual meeting, Washington, D. C.
May 9, 10.—Western Insurance Bureau. Annual meeting, Philadelphia, Pa.
May 16.—National Board of Marine Underwriters. Annual meeting, New York City.
May 17.—Actuarial Society of America. Annual meeting, New York City.
May 18.—Board of Fire Underwriters of the Pacific. Annual meeting, San Francisco, Cal.
May 18, 19.—Conference of Southern Life Insurance Companies, Asheville, S. C.
May 20.—New York Board of Fire Underwriters. Annual meeting, New York City.
May 22.—Insurance Society of New York. Annual meeting.
May 22, 23.—Southeastern Underwriters Association. Annual meeting, White Sulphur Springs, W. Va.
May 24.—National Board of Fire Underwriters. Annual meeting, New York City.
May —.—Southern Tornado Insurance Association. Annual meeting, New York City.
May 30.—Memorial Day. Legal Holiday in many States.

JUNE, 1917

- June 4.—Underwriters Equitable Rating Bureau of Oregon. Annual meeting.
June 5-6.—American Institute of Actuaries. Annual meeting, Chicago, Ill.
June 13.—South Carolina Association of Local Agents. Annual meeting.
June 14.—Flag Day.
June 26, 27, 28.—Wisconsin Field Men's Club and Wisconsin Insurance Club. Annual meetings.
June —.—Canadian Fire Underwriters Association. Annual meeting, Toronto, Ont.
June —.—Texas Life and Accident Underwriters Association. Annual meeting.
June —.—Iowa Association of Local Insurance Agents.

JULY, 1917

- July 4.—Independence Day. Legal Holiday in all States.
July 10.—Carolina Field Club. Annual meeting, Charlotte, N. C.
July 19.—Board of Fire Underwriters of Hawaii. Annual meeting, Honolulu, H. I.
July —.—New York Association of Supervising and Adjusting Fire Insurance Agents. Annual Meeting.

AUGUST, 1917

- August 8, 9, 10.—American Life Convention. Annual meeting, Grand Rapids, Mich.
August 14.—Los Angeles Fire Underwriters Association. Annual meeting, Los Angeles, Cal.
August 21, 22, 23, 24.—National Fraternal Congress. Annual meeting.
August 22, 23, 24.—Health and Accident Underwriters Conference. Mid-summer meeting, Cedar Point, Ohio.
August (Third Week).—International Association of Industrial Accident Boards and Commissions. Annual meeting, Boston, Mass.
August —.—Minnesota Association of Insurance Agents.
August —.—Oklahoma Association of Mutual Fire Insurance Companies.

SEPTEMBER, 1917

- September —.—National Association of Casualty and Surety Agents. Annual meeting.
September 3.—Labor Day.
September 19.—International Association of Casualty and Surety Underwriters. Annual meeting.
September 26, 27, 28.—National Association of Life Underwriters. Annual meeting, New Orleans, La.

OCTOBER, 1917

- October 1.—American Institute of Marine Underwriters. Annual meeting, New York City.
October 2.—Ancient and Honorable Order of the Blue Goose. Annual meeting, Chicago, Ill., Hotel La Salle.
October 3, 4.—Fire Underwriters Association of the Northwest. Annual meeting, Chicago, Ill., Hotel La Salle.
October 4.—Surety Underwriters Association of New York. Annual meeting.
October 10.—Surety Association of America. Annual meeting, New York City.
October 12.—Columbus Day.
October 16.—National Council for Industrial Safety. Annual meeting, New York City.
October 16, 17, 18, 19.—National Association of Mutual Insurance Companies. Annual meeting, Kansas City, Mo.

Insurance Almanac for 1917-18—(Continued)

- October —.—Insurance Institute of America. Annual Meeting, Chicago, Ill.
October —.—Rocky Mountain Fire Underwriters Association. Annual meeting, Denver.
October —.—Southern Casualty and Surety Conference. Annual meeting, Columbia, S. C.
October —.—Casualty Actuarial and Statistical Society. Annual meeting, New York City.
October —.—Western Automobile Underwriters Conference. Annual meeting, Chicago.
October —.—Massachusetts Association of Insurance Agents. Annual meeting.
October —.—National Association of Insurance Agents. Annual meeting, St. Louis, Mo.

NOVEMBER, 1917

- November 2.—Casualty Insurance Exchange of New York. Annual meeting, New York City.
November 6.—Election Day.
November 15 (Tentative Date).—Workmen's Compensation Publicity Bureau. Annual meeting, New York City.
November 21.—Underwriters Bureau of New England. Annual meeting.
November 26.—Thanksgiving Day.
November —.—Central Traction and Lighting Bureau. Annual meeting, Chicago, Ill.

DECEMBER, 1917

- December 4.—National Workmen's Compensation Service Bureau. Annual meeting, New York City.
December 7, 8.—Pennsylvania Association of Insurance Agents. Annual meeting.
December 7-8.—Special Agents Association of the Pacific Northwest. Annual meeting.
December 11.—Fire Insurance Society of Newark. Annual Meeting, Newark, N. J.
December 17.—Kansas City Fire Insurance Agents Association. Annual meeting.
December 25.—Christmas Day.
December —.—Association of Life Insurance Presidents. Annual meeting, New York City.
December —.—General Adjustment Bureau. Annual meeting, New York City.
December —.—Association of Life Insurance Counsel. Annual meeting, New York City.
December —.—Casualty and Surety Social Club of New York. Annual meeting.

JANUARY, 1918

- January 1.—New Year's Day.
January 8.—Hartford Board of Fire Underwriters. Annual meeting, Hartford, Conn.
January 8.—Insurance Exchange of St. Paul, Minn. Annual meeting.
January 8.—Underwriters Association of New York State. Annual meeting.
January 8, 9.—Fire Underwriters Association of the Pacific. Annual meeting, San Francisco, Cal.
January 12.—New England Insurance Exchange. Annual meeting, Boston, Mass.
January 16.—Fire Underwriters' Association of the Middle Department. Annual meeting, Philadelphia, Pa.
January —.—Western Adjustment and Inspection Company. Annual meeting, Chicago.
January —.—Western Association of Electrical Inspectors. Annual meeting, Chicago.

FEBRUARY, 1918

- February 1.—New England Bureau of United Inspection. Annual meeting.
February 6.—Steam Boiler and Fly Wheel Service and Information Bureau. Annual meeting, New York City.
February 12.—Nova Scotia Board of Fire Underwriters. Annual meeting, Halifax, N. S.
February 12.—Board of Marine Underwriters of San Francisco. Annual meeting.
February —.—New Jersey Association of Fire Underwriters. Annual meeting, Trenton.
February —.—Health and Accident Underwriters Conference. Annual meeting.
February —.—Canadian Association of Automobile Underwriters. Annual meeting.
February 27.—Underwriters Bureau of the Middle and Southern States. Annual meeting, New York City.

MARCH, 1918

- March 19, 20, 21, 22.—Mill and Elevator Mutual Fire Insurance Fieldmen's Association, Annual Meeting, Chicago, Ill.
March —.—Southern Adjustment Bureau. Annual meeting, Atlanta, Ga.
March —.—New York Fire Insurance Exchange. Annual meeting, New York City.

APRIL, 1918

- April —.—The Union. Annual meeting.
April —.—The Western Insurance Bureau. Annual meeting.
April —.—New York Suburban Fire Insurance Exchange. Annual meeting, New York City.
April —.—Maryland Association of Local Insurance Agents. Annual meeting, Baltimore, Md.

— * CALENDAR * FOR * 1917 * —

January	S	M	T	W	T	F	S	April	S	M	T	W	T	F	S	July	S	M	T	W	T	F	S	October	S	M	T	W	T	F	S			
	...	1	2	3	4	5	6		...	1	2	3	4	5	6		7	...	1	2	3	4	5		6	7	...	1	2	3	4	5	6	
	7	8	9	10	11	12	13		...	8	9	10	11	12	13		14	...	8	9	10	11	12		13	14	...	7	8	9	10	11	12	
	14	15	16	17	18	19	20		...	15	16	17	18	19	20		21	...	15	16	17	18	19		20	21	...	14	15	16	17	18	19	
	21	22	23	24	25	26	27		...	22	23	24	25	26	27		28	...	22	23	24	25	26		27	28	...	21	22	23	24	25	26	
28	29	30	31	...	...	...	...	29	30	...	...	...	...	...	...	29	30	31	...	...	...	...	...	28	29	30	31	...	...	...	
February	...	...	...	...	...	1	2	May	...	...	...	1	2	3	4	August	...	...	...	...	1	2	3	4	November	...	...	...	...	1	2	3		
	4	5	6	7	8	9	10		...	6	7	8	9	10	11		12	...	5	6	7	8	9	10		11	...	4	5	6	7	8	9	10
	11	12	13	14	15	16	17		...	13	14	15	16	17	18		19	...	12	13	14	15	16	17		18	...	11	12	13	14	15	16	17
	18	19	20	21	22	23	24		...	20	21	22	23	24	25		26	...	19	20	21	22	23	24		25	...	18	19	20	21	22	23	24
	25	26	27	28	...	...	...		...	27	28	29	30	31	...		...	...	26	27	28	29	30	31		...	...	25	26	27	28	29	30	...
March	...	...	...	...	...	1	2	June	...	...	...	...	...	1	2	September	...	...	...	...	...	...	1	December	...	...	...	...	...	...	1			
	4	5	6	7	8	9	10		...	3	4	5	6	7	8		9	...	2	3	4	5	6		7	8	...	2	3	4	5	6	7	8
	11	12	13	14	15	16	17		...	10	11	12	13	14	15		16	...	9	10	11	12	13		14	15	...	9	10	11	12	13	14	15
	18	19	20	21	22	23	24		...	17	18	19	20	21	22		23	...	16	17	18	19	20		21	22	...	16	17	18	19	20	21	22
	25	26	27	28	29	30	31		...	24	25	26	27	28	29		30	...	23	24	25	26	27		28	29	...	23	24	25	26	27	28	29
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	30	...	...	...	...	...	...	...	30	31	...	...	...	...	...

— * CALENDAR * FOR * 1918 * —

January	S	M	T	W	T	F	S	April	S	M	T	W	T	F	S	July	S	M	T	W	T	F	S	October	S	M	T	W	T	F	S	
...	...	1	2	3	4	5	1	2	3	4	5	6	1	2	3	4	5	6	1	2	3	4	5	6
6	7	8	9	10	11	12	...	...	7	8	9	10	11	12	13	...	7	8	9	10	11	12	13	...	6	7	8	9	10	11	12
13	14	15	16	17	18	19	...	14	15	16	17	18	19	20	...	14	15	16	17	18	19	20	...	13	14	15	16	17	18	19	20	
20	21	22	23	24	25	26	...	21	22	23	24	25	26	27	...	21	22	23	24	25	26	27	...	20	21	22	23	24	25	26	27	
27	28	29	30	31	...	...	...	28	29	30	...	...	...	...	...	28	29	30	31	...	...	...	...	...	27	28	29	30	31	...	...
...	
February	1	2	May	1	2	3	4	August	1	2	3	November	1	2	3
3	4	5	6	7	8	9	...	5	6	7	8	9	10	11	...	4	5	6	7	8	9	10	...	3	4	5	6	7	8	9	10	
10	11	12	13	14	15	16	...	12	13	14	15	16	17	18	...	11	12	13	14	15	16	17	...	10	11	12	13	14	15	16	17	
17	18	19	20	21	22	23	...	19	20	21	22	23	24	25	...	18	19	20	21	22	23	24	...	17	18	19	20	21	22	23	24	
24	25	26	27	28	...	...	...	26	27	28	29	30	31	...	...	25	26	27	28	29	30	31	...	24	25	26	27	28	29	30	31
...	
March	...	...	...	...	...	1	2	June	...	...	...	...	...	...	1	September	1	2	3	4	5	6	7	December	1	2	3	4	5	6	7
3	4	5	6	7	8	9	...	...	2	3	4	5	6	7	8	...	8	9	10	11	12	13	14	...	8	9	10	11	12	13	14
10	11	12	13	14	15	16	...	9	10	11	12	13	14	15	...	15	16	17	18	19	20	21	...	15	16	17	18	19	20	21	22	
17	18	19	20	21	22	23	...	16	17	18	19	20	21	22	...	22	23	24	25	26	27	28	...	22	23	24	25	26	27	28	29	
24	25	26	27	28	29	30	...	23	24	25	26	27	28	29	...	29	30	...	...	...	...	...	...	29	30	31	...	...	...	...	...
31	...	...	...	...	...	...	...	30	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

1849 Largest Fire Insurance Company 1917

Chartered by the State of Massachusetts
Incorporated 1849 Charter Perpetual

Springfield Fire and Marine Insurance Company

OF SPRINGFIELD, MASSACHUSETTS

CASH CAPITAL, \$2,500,000.00

Sixty-Eighth Annual Statement, January 1, 1917

ASSETS

Cash on hand, in Banks and Cash Items.....	\$927,621.85
Cash in hands of Agents and in course of collection....	1,445,982.37
Accrued Interest, etc.....	90,666.33
Real Estate Unincumbered.....	300,000.00
Loans on Mortgage (first lien).....	2,590,020.00
Bank Stocks	1,740,036.00
Railroad Stocks	2,212,270.00
Miscellaneous Stocks	1,368,390.00
Railroad Bonds	335,346.00
State, County and Municipal Bonds.....	619,050.00
Miscellaneous Bonds	473,405.00

TOTAL ASSETS

\$12,102,727.55

Unadmitted Asset—Excess Canadian Deposit.....

140,751.24

ADMITTED ASSETS

\$11,961,976.31

LIABILITIES

CAPITAL STOCK	\$2,500,000.00
Reserve for Re-insurance.....	6,159,662.74
Reserve for all unpaid Losses.....	662,860.77
Reserve for all other Liabilities.....	125,000.00

TOTAL LIABILITIES

\$9,447,523.51

NET SURPLUS	2,514,452.80
SURPLUS TO POLICYHOLDERS.....	5,014,452.80
LOSSES PAID SINCE ORGANIZATION.....	\$68,836,946.84

A. W. DAMON, President

W. J. MACKAY, Vice Pres.

E. H. HILDRETH, Sec'y

GEO. G. BULKLEY, 2d Vice Pres. PRIOLEAU ELLIS, Asst. Sec'y

F. H. WILLIAMS, Treas.

Agencies in all Prominent Localities throughout the United States and Canada

FIRE INSURANCE COMPANIES in the United States

Domestic Companies

ÆTNA INSURANCE COMPANY, Hartford, Conn. Organized 1810.

OFFICERS.—Pres., William B. Clark; V. Prests., Henry E. Rees, A. N. Williams; Sec., E. J. Sloan; Asst. Sec., E. S. Allen, Guy E. Beardsley, Ralph B. Ives; Marine V. Pres., W. F. Whittelsey; Marine Sec., R. E. Stronach.

DIRECTORS.—Austin C. Dunham, Morgan G. Bulkeley, Atwood Collins, William B. Clark, Francis Goodwin, Charles E. Gross, James H. Knight, Charles P. Cooley, Arthur L. Shipman, Charles L. Spencer, Horace B. Cheeney, Charles A. Goodwin, Henry E. Rees, A. N. Williams, J. P. Morgan.

WRITES.—Fire, Marine, Tornado, Automobile, Sprinkler, Leakage, Explosion, Lightning, Use and Occupancy, Rents, Money, Profits, Commissions, Tourist and Registered Mail Insurance.

TERRITORY COVERED.—United States, Hawaii, Canada.

WESTERN DEPARTMENT.—Genl. Agt., Thos. E. Gallagher; Asst. Genl. Agt., Louis O. Kohtz; Asst. Sec., Ralph B. Ives, Chicago.

PACIFIC COAST DEPARTMENT.—Genl. Agt., W. H. Breeding; Asst. Genl. Agt., Fire, Geo. E. Townsend; Asst. Genl. Agt. Marine, E. S. Livingston, San Francisco.

Ætna was incorporated by special act of the Connecticut Legislature in 1819, the stockholders holding their first meeting on June 15 of that year and the first policy being issued on the 17th of August. The original charter restricted the Company to the writing of fire insurance, but twenty years later this was amended to include inland marine. The initial capital was \$150,000, which was increased from time to time, until it has reached \$5,000,000. The history of the Ætna has been one of careful underwriting and steady success. It stands in the very forefront of American fire insurance companies, with an unrivalled reputation for reliability and square dealing both toward its thousands of agents and the general public as well. It has met its losses promptly and has accepted business with such prudence that no conflagration has found it with claims to settle disproportionate to its resources. The Ætna writes fire, marine, tornado, automobile, explosion, sprinkler leakage, tourist and registered mail insurance, operating in all the States and Territories and Canada. At the close of 1916 it had total assets of \$26,693,569, as compared with \$24,724,091 in 1915. Further contrasts of the two years, indicating the advance movement the Company regularly maintains, follow: Net surplus, 1916, \$8,146,447—1915, \$7,423,298; total income, 1916, \$14,604,116—1915, \$13,387,394; underwriting profit, 1916, \$816,692—1915, \$743,286; cash dividend, 1916, \$1,000,000—1915, \$900,000; net fire risks in force 1916, \$1,884,148,596—1915, \$1,740,348,539; marine and inland risks in force at the close of 1916, \$76,761,683—1915, \$67,106,046. The Ætna's net fire premiums in force on December 31 last totaled \$20,196,146—one year before they were \$19,050,021, and the ratio of the losses incurred to premiums received in 1916 was 53.9%—in 1915 it was 51.9%. The expense ratio in 1916 was 35.2%—in 1915 it was 35.1%. Policies are also issued through its Ætna Fire Underwriters' Agency Department.

AGRICULTURAL INSURANCE COMPANY, 203 Washington street, Watertown, N. Y. Organized 1853.

OFFICERS.—Pres., W. H. Stevens; V. Prests., J. C. Knowlton, W. C. Stebbins; Sec., J. Q. Adams; Asst. Sec., P. H. Willmott; Treas., J. Q. Adams.

DIRECTORS.—J. Q. Adams, J. C. Stebbins, D. C. Middleton, R. J. Buck, R. S. Whitman, P. H. Willmott, J. C. Knowlton, W. H. Stevens, H. Barnum, D. M. Anderson, E. B. Sterling, W. C. Stebbins, S. A. Upham.

PACIFIC COAST DEPARTMENT.—Edward Brown & Sons, San Francisco.

WRITES.—Fire, Lightning, Windstorm, Sprinkler Leakage, Marine and Automobile Insurance.

TERRITORY COVERED.—All of the United States except Vermont, Arkansas, Texas, South Car., Dakotas, New Mexico and British Columbia.

ALBANY INSURANCE COMPANY, Albany, N. Y. Organized 1811.

OFFICERS.—Pres., J. Townsend Lansing; 1st V. Pres., Ledyard Cogswell; 2d V. Pres., Charles H. Hahn; Sec., John P. Deal.

DIRECTORS.—J. Townsend Lansing, John E. McElroy, Ledyard Cogswell, Clifford D. Gregory, Henry M. Sage, Frederick Tillinghast, Charles E. McElroy, Charles S. Stedman, Benjamin Walworth Arnold, Lewis R. Parker, Russell E. Sard, Thomas I. Van Antwerp, Parker Corning, Charles H. Hahn, Robert Olcott, Edward W. Rankin.

WRITES.—Fire and Tornado Insurance.

TERRITORY COVERED.—N. Y., Conn., Mass., N. J., Ohio, Pa., R. I.

INSURANCE SERVICE

OF THE

TWO HARTFORDS

For more than one hundred years the Hartford Fire Insurance Company has served its agents and policyholders by its progressive methods and the honorable discharge of its obligations. From the date of its organization the company has been noted not only for its unquestioned financial strength and integrity, but also for its hearty co-operation in every progressive movement in American insurance.

The Hartford Accident & Indemnity Company

conducts an up-to-date casualty and bonding business along the same sound and liberal lines, and it has justly inherited the parent company's reputation for the prompt settlement of every honest obligation.

The two companies between them write practically every form of insurance but life insurance.

Hartford Fire Insurance Co.



Hartford Accident & Indemnity Company

Hartford, Conn.



IT PAYS TO KNOW THE "HARTFORD" AGENT

Domestic Fire Ins. Cos. in the U. S.—(Continued)

ALLEMANNA FIRE INSURANCE COMPANY, 316 Fourth Ave., Pittsburgh, Pa. Organized April 1, 1868.

OFFICERS.—Pres., William Steinmeyer; Sec., C. B. Reiter; Treas., Charles F. Wells.

DIRECTORS.—Charles F. Wells, William Steinmeyer, George Sheppard, L. F. Demmler, James R. Sterrett, William M. Bell, John W. Lloyd, H. W. Ludebuehl, W. A. Steinmeyer, J. H. Hillman, Jr., Oscar H. Babcock, Chas. B. Reiter.

WRITES.—Fire Insurance.

TERRITORY COVERED.—Cal., Col., Conn., Ill., Ind., La., Md., Mass., Mich., N. J., N. Y., Ohio, Okla., Pa., Tex., Utah, Wis.

ALLIANCE INSURANCE COMPANY, 232 Walnut street, Philadelphia, Pa. Organized December 5, 1904.

OFFICERS.—Pres., Benjamin Rush; V. Prests., John O. Platt, Sheldon Catlin, Galloway C. Morris; Sec.-Treas., T. Houard Wright; Asst. Sec., John Kremer; Marine Sec., T. L. Smith.

DIRECTORS.—William D. Winsor, J. Levering Jones, Bayard Henry W. Biddle, Arthur E. Newbold, John Gribbel, C. Hartman Kuhn, Benjamin Rush, C. S. W. Packard.

NEW ENGLAND DEPARTMENT MANAGER.—Charles E. Parker.

SOUTHERN DEPARTMENT MANAGER.—Dan B. Harris.

WESTERN DEPARTMENT MANAGER.—Charles R. Tuttle.

CANADIAN DEPARTMENT MANAGER.—Robert Hampson & Son, Ltd.

PACIFIC COAST GENERAL AGENT.—J. C. Johnston, San Francisco, Cal.

WRITES.—Fire, Marine, Inland, Tourist, Automobile, Parcel Post, Rent, Leasehold, Perpetual and Use and Occupancy Insurance.

TERRITORY COVERED.—United States, except Alaska, Arkansas, Delaware, District of Columbia, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, New Mexico, North Dakota, South Dakota, Oklahoma, South Carolina, Tennessee, Virginia, Wisconsin and Wyoming.

AMERICAN AUTOMOBILE INSURANCE COMPANY, Pierce Bldg., St. Louis, Mo. Organized December 22, 1911.

OFFICERS.—Pres., Charles W. Disbrow; V. Pres., H. Blakesly Collins; Sec.-Treas., S. S. Williams; Asst. Sec., P. R. Ryan.

DIRECTORS.—Joseph R. Barroll, Paul Brown, P. Taylor Bryan, Roy F. Britton, D. K. Catlin, H. B. Collins, Samuel C. Davis, Charles W. Disbrow, W. K. Stanard, Henry Ittleson, Isaac H. Orr, L. B. Pierce, A. L. Shapleigh.

WRITES.—Automobile, Fire, Theft, Collision, Liability and Property Damage Insurance.

TERRITORY COVERED.—Missouri, Michigan, Illinois, Indiana, District of Columbia, Tennessee, Ohio, Louisiana, Texas, Arkansas, Kansas, Colorado, Utah, California, Washington.

AMERICAN AND FOREIGN MARINE INSURANCE COMPANY, New York, N. Y. Organized December, 1896.

OFFICERS.—Pres., W. L. H. Simpson; V. Pres., W. A. W. Burnett; Sec.-Treas., J. E. Hoffman.

DIRECTORS.—E. F. Beddall, W. A. W. Burnett, John E. Hoffman, W. A. Jamison, Frank Gair Macomber, Chas. E. Mather, Walter E. Pollock, James H. Post, W. L. H. Simpson, F. G. Steinert, A. G. Thacher, Cecil F. Shallcross.

WRITES.—Automobile and Marine Insurance.

AMERICAN CENTRAL INSURANCE COMPANY, 816 Olive street, St. Louis, Mo. Organized February, 1853.

OFFICERS.—V. Pres. and Sec., B. G. Chapman, Jr.; Asst. Secs., D. E. Monroe, Conrad Roeder.

DIRECTORS.—John F. Lee, O. H. Peckham, A. H. Wray, B. G. Chapman, Jr., D. E. Monroe, Robert McKittrick Jones, Thomas Wright, A. H. Reller.

NEW ENGLAND DEPARTMENT.—Simpson, Campbell & Company., Mgrs.; 111 Milk Street, Boston, Massachusetts.

SOUTHEASTERN DEPARTMENT.—C. H. Godfrey, Mgr.; Hurt Building, Atlanta, Georgia.

PACIFIC COAST DEPARTMENT.—Christensen & Goodwin, Mgrs.; 241 Sansome Street, San Francisco, Cal.

WRITES.—Fire, Lightning, Windstorm and Tornado, and Automobile Insurance.

TERRITORY COVERED.—Operates all States of the United States and in Canada.

AMERICAN DRUGGISTS' FIRE INSURANCE COMPANY, 1004-1005 Mercantile Library Building, Cincinnati, O. Organized February, 1906.

Domestic Fire Ins. Cos. in the U. S.—(Continued)

OFFICERS.—Pres., Charles H. Avery; V. Pres., L. G. Heinritz; Sec., Frank H. Freericks; Treas., George B. Kauffman.

DIRECTORS.—Charles H. Avery, L. G. Heinritz, J. H. Beal, Edw. W. Stucky, William C. Anderson, G. O. Young, A. O. Zwick, Lewis C. Hopp, Simon N. Jones, John D. Muir, Walter Rothwell, George B. Kauffman, M. S. Kahn, E. B. Heimstreet, Frank H. Freericks.

TERRITORY.—California, Connecticut, Colorado, Delaware, District of Columbia, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Hampshire, New Jersey, New York, North Dakota, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Vermont, Washington, West Virginia, Wisconsin.

AMERICAN EAGLE FIRE INSURANCE COMPANY, 80 Maiden Lane, New York. Organized August 2, 1915.

OFFICERS.—Pres., Henry Evans; V. Pres., George E. Kline; 2nd V. Pres. and Sec., J. E. Lopez; 2nd V. Pres. and Counsel, David Rumsey; Secs., J. A. Swinnerton, F. R. Millard, Ernest Sturm, J. W. Robb; Auditor, Edward Randall.

DIRECTORS.—Sumner Ballard, George W. Davison, Henry Evans, Walter R. Herick, Melville E. Ingalls, George E. Kline, J. E. Lopez, F. R. Millard, Albert Rathbone, John J. Riker, John W. Robb, David Rumsey, Ernest Sturm.

WRITES.—Fire, Tornado, Automobile, Tourists' Baggage, Hail, Explosion, Use and Occupancy and Sprinkler Leakage Insurance.

TERRITORY COVERED.—All of Continental United States, except Arkansas, Mississippi, Nevada, New Mexico and Iowa.

AMERICAN INSURANCE COMPANY, 70 Park Place, Newark, N. J. Organized February 20, 1846.

OFFICERS.—Pres., P. L. Hoadley; V. Pres., Charles E. Sheldon, C. Weston Bailey; Sec., Frederick Hoadley; Treas., A. C. Cyphers; Asst. Sec., R. C. Vanderhoof; Supt. of Agencies, Jas. W. Shirley (Southern Dept.).

DIRECTORS.—George W. Ketcham, John O. H. Pitney, Philemon L. Hoadley, J. William Clark, Samuel S. Dennis, Wynant D. Vanderpool, John R. Hardin, William T. Carter, Benjamin Atha, William E. Stewart, Forrest F. Dryden.

THE CINCINNATI UNDERWRITERS

COMPOSED OF

**The Eureka Fire and Marine and
Security Insurance Companies**

OF

Cincinnati, Ohio

F. A. ROTHIER, President

ADAM BENUS, Secretary

F. C. BARTON, Assistant Secretary

OFFICE: No. 121 EAST THIRD AVENUE

Capital Stock.....	\$250,000.00
Reserved for Unearned Premiums.....	255,691.82
Losses not Matured.....	20,656.53
All Other Liabilities.....	12,766.23
Net Surplus	356,086.66

Surplus to Policyholders	\$895,201.24
Losses Paid since Organization.....	\$606,086.66
Income, 1916.....	\$4,307,408.49
Disbursements, 1916.....	\$248,233.16
	\$195,543.60

Domestic Fire Ins. Cos. in the U. S.—(Continued)

WESTERN DEPARTMENT MANAGER.—C. E. Sheldon, Rockford, Ill.
PACIFIC COAST DEPARTMENT MANAGER.—Geo. O. Hoadley, San Francisco, Cal.

WRITES.—Fire, Lightning, Tornado, Automobile and Hail Insurance.
TERRITORY COVERED.—All of the United States except Arizona, Nevada, New Mexico, Vermont, South Carolina and Wyoming; portion of the Dominion of Canada.

AMERICAN MARINE INSURANCE COMPANY, New York. Organized, 1916.
OFFICERS.—Pres., C. P. Stewart; V. Pres., G. A. Gaston.

AMERICAN NATIONAL FIRE INSURANCE COMPANY, Columbus, Ohio.
OFFICERS.—Pres., John W. Zuber; V. Pres., W. V. Baker; Sec., John A. Dodd; Treas., Paul A. Schenck.

ARIZONA FIRE INSURANCE COMPANY, Walker Bldg., Phoenix, Ariz. Organized June 4, 1910.

OFFICERS.—Pres., E. B. O'Neill; V. Pres., E. M. Davis, Epes Randolph, J. G. Spangler; Man. Undr. and Purchasing Agt., E. M. Davis; Sec., A. G. Halm; Treas., George H. Taylor.

DIRECTORS.—David Babbitt, John R. Hampton, C. M. Scott, Louis Melczer, T. G. Norris, E. B. O'Neill, Epes Randolph, J. G. Spangler, E. A. Sawyer, A. H. Matthew, H. W. Asbury, F. T. La Prade, A. G. Halm, E. M. Davis, T. A. Pascoe.

EASTERN DEPARTMENT MANAGER.—Wm. B. Kelly, 325 Walnut street, Philadelphia, Pa.

CENTRAL DEPARTMENT MANAGER.—A. J. Davis, Insurance Exchange, Chicago.

WRITES.—Fire, Lightning and Tornado Insurance.

TERRITORY COVERED.—Arizona, New Mexico, California, Colorado, Illinois, Indiana, Michigan, Missouri, Ohio, Massachusetts, New Jersey, New York, Pennsylvania, Wisconsin.

ASSOCIATED INDUSTRIES FIRE INSURANCE COMPANY, 175 W. Jackson Blvd., Chicago, Ill. Organized 1915.

OFFICERS.—Pres., W. J. Rushton; V. Pres., John Heist, John P. Boyle; Sec., Harold O. McLain; Treas., F. W. Pillsbury; Managing Underwriter, James W. Going.

DIRECTORS.—W. J. Rushton, John Heist, John P. Boyle, John C. Haegele, K. E. Morgan, F. W. Pillsbury, A. O. McLain, H. S. Wilcox, James W. Parker, Theodore O. Vilter, E. C. Balzhiser, Henry L. Dithmer, Frank O. Rettig, Henry Meyer, Henry Gund.

WRITES.—Fire Insurance.

TERRITORY COVERED.—All States.

ASSURANCE COMPANY OF AMERICA, 80 Maiden Lane, New York, N. Y. Organized February 25, 1897.

OFFICERS.—Pres., R. Bleecker Rathbone; V. Pres., Albert R. Ledoux; Sec., Charles S. Conklin.

DIRECTORS.—Kimball C. Atwood, Charles S. Conklin, Jose M. Diaz, Edward E. Hall, Albert R. Ledoux, John W. Masury, Frederick H. Pouch, R. Bleecker Rathbone, Robert C. Rathbone, 2d; William G. Willcox, Rathbone Williams.

WRITES.—Fire and Automobile Insurance.

TERRITORY COVERED.—Conn., Ill., Mass., Minn., Mo., N. J., N. Y., Ohio, Pa., R. I., Wis.

ATLANTIC CITY FIRE INSURANCE COMPANY, Atlantic City, N. J. (Second National Bank Bldg.) Organized July 8, 1902.

OFFICERS.—Pres., William Riddle; V. Pres., Amos Batemen; Sec., Edward E. Seeler; Treas., James T. Bew; Managing Underwriter, Edward E. Seeler.

DIRECTORS.—George F. Currie, Amos Batemen, M. B. Woodruff, S. Shoemaker, James T. Bew, D. Fitzsimmons, W. J. Black, Theo. W. Schimpf, William Riddle, L. Kuehule, Joseph Thomson, Samuel Jackson, E. N. Corson, I. G. Adams, Thomas G. Sheen, A. Cella, E. E. Seeler, M. E. Keffer.

TERRITORY COVERED.—New Jersey.

ATLANTIC FIRE INSURANCE COMPANY, 204 Fayetteville street, Raleigh, N. C. Organized Fall of 1905.

OFFICERS.—Pres., Charles E. Johnson; V. Pres., Joseph G. Brown; Sec., R. S. Busbee; Treas., Alfred A. Thompson; Managing Underwriter, R. S. Busbee.

DIRECTORS.—I. M. Proctor, C. B. Edwards, A. B. Andrews, W. G. Wilson, C. W. Horne, Westcott Roberson, C. E. Johnson, Jr., H. T. Hicks, R. H. Ricks, N. A. Dunn, S. B. Shepherd, W. N. Jones, W. B. Barrow, E. C. Hilyer, W. M. Sanders, D. H. Hill, C. K. Durfee, Joseph G. Brown, Charles E. Johnson, A. A. Thompson, R. S. Busbee, W. J. Young, R. E. Royall, Graham H. Andrews, Charles B. Park.

Domestic Fire Ins. Cos. in the U. S.—(Continued)

WRITES.—Fire Insurance.

TERRITORY COVERED.—North Carolina.

AUSTIN FIRE INSURANCE COMPANY, 3504 Gillon street, Dallas, Texas. Organized June 21, 1902.

OFFICERS.—Pres., George W. Jalonick; V. Presta., J. B. Adoue, C. C. Slaughter, J. Faust, I. Jalonick; Sec., A. F. Pillet; Asst. Secs., J. H. Hines, W. P. Andersen; Managing Underwriter, George W. Jalonick.

DIRECTORS.—J. B. Adoue, Alexander Coke, Alexander Sanger, George W. Jalonick, I. Jalonick, M. A. Joy, C. C. Slaughter, S. D. Heard, F. C. Callier, R. S. Tinnin, Joseph Faust, Louis Lipsitz, Geo. W. Jalonick, Jr.

WRITES.—Fire, Tornado and Hail Insurance.

TERRITORY COVERED.—Texas, California, New York, Utah.

AUTOMOBILE INSURANCE COMPANY, 650 Main street, Hartford, Conn. Incorporated June 13, 1907. Commenced business April, 1913.

OFFICERS.—Pres., Morgan G. Bulkeley; V. Pres., M. B. Brainard; Sec., J. Scofield Rowe; Asst. Secs., H. R. Clough and J. C. Barden; Treas., C. H. Remington; Asst. Treas., M. G. Bulkeley, Jr.; Supt. of Agencies, Wm. L. Mooney.

DIRECTORS.—M. G. Bulkeley, S. G. Dunham, J. O. Enders, M. B. Brainard, J. L. English, J. Scofield Rowe, Walter C. Faxon.

WRITES.—Fire, Inland and Marine, Motor Vehicles, Tourists' Baggage, Registered Mail, Windstorm and Tornadoes, Hail, Sprinkler Leakage, Explosion and Earthquake Insurance.

TERRITORY COVERED.—New England States, California, District of Columbia, Illinois, Indiana, Iowa, Maryland, Michigan, Minnesota, Missouri, New Jersey, New York, Ohio, Oregon, Pennsylvania, Washington, Wisconsin.

BANKERS AND MERCHANTS FIRE INSURANCE COMPANY, Plymouth Bldg., Minneapolis, Minn. Organized 1911. Began business, June 30, 1913.

OFFICERS.—Pres., J. G. Swan; V. Prests., Lafayette Dodds, H. E. Sox; Sec., H. F. Thompson; Treas., J. G. Gebhard.

DIRECTORS.—J. G. Swan, J. G. Gebhard, C. W. Gebhard, T. A. Hagen, H. E. Sox, C. A. Carlson, E. J. W. Kohlhasse, Aug. Plachta, Wm. Cleveringa, H. F. Thompson.

GERMANIA

Fire Insurance Company

NEW YORK

Organized 1859

Statement, January 1, 1917

Cash Capital	\$1,000,000.00
Assets	\$8,553,704.22
Liabilities	\$4,222,485.60
Net Surplus	\$3,331,218.62
Surplus for Policyholders	\$4,331,218.62

HEAD OFFICE

Cor. William and Cedar Streets

Domestic Fire Ins. Cos. in the U. S.—(Continued)

Robt. Olson, Lafayette Dodds, C. S. Atkinson, Chas. Koonze, M. Bullis, M. E. Lewis, W. C. Thom.

WRITES.—Fire, Tornado and Hail Insurance.

TERRITORY COVERED.—Minnesota, North Dakota, South Dakota and Montana.

BIRMINGHAM FIRE INSURANCE COMPANY, 1812 Carson street, Pittsburgh, Pa. Organized May 17, 1871.

OFFICERS.—Pres., Charles Melling; V. Pres., Frederick Buehler; Sec., A. J. Henning; Asst. Sec., A. G. Kaufmann; Managing Underwriter, A. J. Henning.

DIRECTORS.—Charles Melling, Louis G. Knoepp, Leonard Kaufmann, John C. Rudolph, Frederick Buehler, George Hofmeister, William Henning, John Seiferth, George L. Sutter, J. E. Roth, Jos. F. Ploeger, John A. Bleichner.

WRITES.—Fire Insurance.

TERRITORY COVERED.—Pennsylvania and Illinois.

BOSTON INSURANCE COMPANY, 87 Kilby street, Boston, Mass. Organized December 23, 1873.

OFFICERS.—Pres., R. B. Fuller; V. Pres., Herbert Fuller, W. R. Hedge, Henry R. Hedge, Ward Williams; Sec., Freeman Nickerson; Asst. Secs., Ward Williams, W. J. Chisholm; Man. Fire Dept., Edmund Winchester.

DIRECTORS.—Ransom B. Fuller, Donald M. Hill, William H. Lincoln, Frank B. Dole, Israel E. Decrow, Calvin Austin, Herbert Fuller, Eugene P. Carver, James W. Dunphy, Frank B. McQuesten, William R. Hedge, Edward E. Blodgett, Nathaniel J. Rust, Ward Williams.

FLORIDA DEPARTMENT MANAGER.—J. H. Norton & Company, Jacksonville, Fla.

SOUTHWESTERN DEPARTMENT MANAGER.—Geo. M. Easley & Co., Dallas, Texas.

WESTERN DEPARTMENT MANAGER.—A. D. Baker & Company, Lansing, Mich.

PACIFIC COAST DEPARTMENT MANAGER.—Curtis & Bailey, San Francisco, Cal.

VIRGINIA DEPARTMENT MANAGER.—A. H. Harris, Richmond, Va.

COLORADO DEPARTMENT MANAGER.—Lyons & Johnson, Denver, Col.

WRITES.—Fire, Hail, Marine and Inland, Sprinkler Leakage, Tornado, Tourists' Baggage, Registered Mail, Automobile Insurance.

TERRITORY COVERED.—All States and Territories except Ala., Ariz., Ark., Idaho, N. M., S. C. and Wyo.

The Boston was originally incorporated to write a marine business exclusively, and its name was the Boston Marine Insurance Company. It had an authorized capital of \$300,000, which was increased in 1876 to \$500,000, and in 1881 to \$1,000,000, at which it stands to-day. In 1886 authorization was received to write fire insurance, but the Company did not enter upon this line until April, 1896. The name, as we have it now, was adopted in April, 1896. The Boston has had a successful career, selecting its business with care, meeting its losses promptly and fairly, treating agents and the public generously, and realizing a highly satisfactory profit on its business. It has backing of the strongest, averages about a quarter of a million dollars a year in dividends, its loss ratio is very low, and it is operated with exceptional economy. The fire premiums and the marine premiums are about equal in volume. The Old Colony Insurance Company, of Boston, is controlled by this Company. The strong position occupied by the Boston appears from an inspection of the figures of December 31 last, and its aggressiveness is shown in a comparison of the 1915 data; thus: Admitted assets, at the close of 1916, \$8,184,479—at the close of 1915 they were \$7,103,608; surplus to policyholders, 1916, \$3,682,288—1915, \$3,549,563; net premium income, 1916, \$5,169,192—1915, \$4,065,462; total income, 1916, \$5,475,402—1915, \$4,342,718; reinsurance reserve, 1916, \$2,916,242—1915, \$2,542,638; cash dividends of \$240,000 per annum have been paid for the past four years. The Company has been managed with constant regard to economy, as is evidenced in the low ratio last year of but 31.6% in management expenses to premiums. Throughout the territory covered the Boston has firmly entrenched itself in the confidence and favorable opinion of the insuring public by the excellent character of its service and acceptableness of its financial strength.

BUCKEYE NATIONAL FIRE INSURANCE COMPANY, 337 The Spitzer, Toledo, Ohio. Commenced business October 1, 1914.

OFFICERS.—Pres., H. M. Barfield; V. Pres., Charles Fielbach, D. L. Durbin; Sec., H. S. Bassett; Treas., J. M. Spencer; Man. Underwriter, Melvin Barclay.

DIRECTORS.—J. M. Spencer, Chas. Fielbach, C. H. Voegelé, H. M. Barfield, A. R. Chandler, G. H. Nettleman, Chas. S. Turner, Sherman Bond, O. D. Tiffany, R. A. Landers, U. G. Denman, O. W. Holmes, D. L. Durbin, W. J. Lisjakowski, F. A. Lutz, F. P. Clark, Geo. Altenburger, H. S. Bassett, C. B. Johnson, J. H. Pickard, C. L. Barnett.

Domestic Fire Ins. Cos. in the U. S.—(Continued)

WRITES.—Fire and Tornado Insurance.
TERRITORY COVERED.—Ohio and Illinois.

BUFFALO GERMAN INSURANCE COMPANY, 447-449 Main street, Buffalo, N. Y. Organized February 15, 1867.

OFFICERS.—Pres., John G. Wickser; V. Prests., Edwin B. Eggert, Fred Greiner; Sec., Charles A. Georger; Asst. Secs., Louis W. Fisher, Geo. H. Hofheins; Man. Underwriter, C. A. Georger.

DIRECTORS.—O. J. Eggert, Chas. Boller, Geo. Urban, Jr., Jno. G. Wickser, Philip J. Wickser, Chas. Groben, Edwin B. Eggert, Gerhard F. Miller, Frank P. Person, Wm. J. Beyer, Fred Greiner, Louis P. Adolff, Jr., John M. Mesmer, Jno. L. Kronenberg, Jac. C. Dold, Geo. W. Schmidt, John Benstead, Wm. G. Houck, Edw. L. Koons, Frank A. Kraft, Alfred A. Berrick, Moses C. Mills, Chas. A. Georger, Aug. O. Goetz.

TERRITORY COVERED.—New York, Massachusetts, Connecticut, New Jersey, Pennsylvania, Ohio, West Virginia, Maryland, District of Columbia, Michigan, Indiana, Kentucky, Illinois, Missouri, Wisconsin, Iowa, Minnesota and Nebraska.

CALEDONIAN-AMERICAN INSURANCE COMPANY, New York City. Organized 1897.

OFFICERS.—Pres., Charles H. Post; V. Pres., R. C. Christopher; Sec., Milward Prain; Asst. Sec., H. E. Franck; Man. Underwriter, Charles H. Post.

DIRECTORS.—Chester B. Lawrence, Harry A. Kahler, N. A. McNeil, Charles H. Post, R. C. Christopher, Charles B. Hubbell, H. E. Franck, Edw. J. Patterson, Lewis C. Clarke.

WRITES.—Fire Insurance.
TERRITORY COVERED.—Colorado, Connecticut, Illinois, Maine, Maryland, Massachusetts, Michigan, New Jersey, New York and Pennsylvania.

CALIFORNIA INSURANCE COMPANY, 550 Sacramento street, San Francisco, Cal. Organized 1861. Reorganized June 15, 1915.

OFFICERS.—Pres., E. T. Niebling; V. Prest., W. E. Dean; Sec.-Treas., George W. Brooks; Asst. Sec., B. A. Sifford; Supt. Agencies, H. C. R. Buswell; Sec., George W. Brooks.

Massachusetts Fire and Marine Insurance Co.

Incorporated under the Laws of Massachusetts

HOME OFFICE, BOSTON

STATEMENT OF CONDITION

JANUARY 1, 1917

(MASSACHUSETTS STANDARD)

ASSETS.		LIABILITIES.	
Stocks	\$ 423,115.00	Reinsurance reserve (unearned premiums)	\$ 645,245.69
Bonds	759,090.00	Losses in process of settlement	209,427.69
Notes	90,700.00	All other claims	17,250.87
Loans secured by Collateral	50,000.00	Capital	\$500,000.00
Premiums in course of collection	198,832.31	Net Surplus	260,211.37
Interest due and accrued and other Assets	11,986.15	Surplus to policyholders	760,211.37
Cash on deposit in office	98,412.16		
	<u>\$1,632,135.62</u>		<u>\$1,632,135.62</u>
Increase in Assets	\$146,834.90	Increase in Reserve	\$75,829.97
	Increase in Surplus		\$6,156.43

OFFICERS.

EVERETT C. BENTON.....President	WALTER ADLARD..Sec. and Man. Und.
JAMES J. STORROW.....Vice-President	FRANK E. BUXTON.....Treasurer
WALTER B. HENDERSON...Vice-Pres.	J. J. DOWNEY...Asst. Sec. and Gen. Agt.
GUY A. HAM.V. Pres. and Gen. Counsel	JAY R. BENTON.....Assistant Secretary

Domestic Fire Ins. Cos. in the U. S.—(Continued)

DIRECTORS.—E. T. Niebling, W. E. Dean, A. D. Cutler, A. Haas, B. P. Oliver, C. H. Jones, William Thomas, Spencer C. Buckbee, James K. Moffitt.

EASTERN DEPARTMENT MANAGER.—A. H. Wray.

ROCKY MOUNTAIN DEPARTMENT MANAGER.—Gerald L. Schuyler, Denver, Col.

WESTERN DEPARTMENT MANAGER.—H. C. Eddy.

WRITES.—Fire and Automobile Insurance.

TERRITORY COVERED.—California, Arizona, Colorado, Hawaii, Idaho, Illinois, Michigan, Massachusetts, Montana, Nevada, New York, Ohio, Oregon, Pennsylvania, Utah, Washington, Wyoming, Alberta, British Columbia, Saskatchewan and Manitoba, Alaska.

CAMDEN FIRE INSURANCE ASSOCIATION, 434 Federal street, Camden, N. J. Organized 1841.

OFFICERS.—Pres., E. E. Read, Jr.; V. Pres., J. Lynn Truscott; Sec., J. K. Sharp; Asst. Secs., Millwood Truscott and John F. Gilliams; Treas., J. K. Sharp; Supt. Agencies, B. Frank Bibighaus; Man. Underwriter, J. Lynn Truscott.

PACIFIC COAST MANAGER, George O. Hoadley.

DIRECTORS.—F. Wayland Ayer, Frank J. Burr, David Baird, John F. Harned, William Clayton Jones, Edmund E. Read, Jr., Charles A. Reynolds, Wilbur F. Rose, J. Lynn Truscott, Frank C. Somers, W. J. Sewall, Jr.; William T. Read.

WRITES.—Fire, Tornado, Marine, Hail, Sprinkler Leakage and Automobile Insurance.

TERRITORY COVERED.—Ala., Ark., Cal., Col., Conn., D. C., Fla., Ga., Ill., Ind., Iowa, Ky., La., Md., Mass., Mich., Minn., Miss., Mo., Neb., N. H., N. J., N. Y., N. C., N. D., Ohio, Okla., Ore., Penn., R. I., S. C., Tenn., Tex., Va., Wash., W. Va., Wis.

CAPITAL FIRE INSURANCE COMPANY, 2 South Main street, Concord, N. H., Organized March 10, 1886.

OFFICERS.—Pres., Charles L. Jackman; V. Pres., Edward G. Leach; Asst. Sec., Freeman J. Jackman; Treas., Josiah E. Fernald; Man. Undr., Charles L. Jackman.

DIRECTORS.—Charles L. Jackman, Josiah E. Fernald, Fred W. Cheney, I. M. Savage, Eben M. Willis, F. T. Jackman, F. N. Ladd, Edward G. Leach, George H. Tilden, J. D. Mills.

WRITES.—Fire Insurance.

TERRITORY COVERED.—N. H., Vt., Mass., R. I., Conn., N. Y., N. J., Penn.

CAPITAL FIRE INSURANCE COMPANY, Sacramento, Cal. Organized Jan. 27, 1911.

OFFICERS.—Pres., H. C. Muddox; V. Prests., J. H. Heitman, Chas. J. Ellis; Treas., Phil C. Cohn; Sec., J. F. Landis; Man. Underwriter, H. M. Schmidt.

DIRECTORS.—H. C. Muddox, J. H. Heitman, P. C. Cohn, C. J. Ellis, J. F. Landis, H. S. Williamson, F. J. Michel, C. E. Hollister, J. S. Gattmann.

WRITES.—Fire Insurance.

TERRITORY COVERED.—California, Michigan, Montana, Ohio and Pennsylvania.

CAROLINA INSURANCE COMPANY, 10 Princess street, Wilmington, N. C. Organized December, 1889.

OFFICERS.—Pres., H. C. McQueen; V. Pres., R. A. Parsley; Sec. and Man. Undr., M. S. Willard.

DIRECTORS.—Sol Sternberger, H. L. Vollers, R. A. Parsley, Clayton Giles, Jr., H. C. McQueen, Donald MacRae, Walker Taylor, S. M. Boatwright, J. Van B Metts, J. Irving Bear, L. Haughton James, J. O. Reilly, F. A. Lord.

WRITES.—Fire Insurance.

TERRITORY COVERED.—North Carolina.

CENTRAL NATIONAL FIRE INSURANCE COMPANY, Des Moines, Iowa. Organized 1916.

OFFICERS.—Pres., George J. Delmege; Sec., T. G. Moore.

CENTRAL STATES FIRE INSURANCE COMPANY, Wichita, Kans. Organized 1915.

OFFICERS.—Pres., Henry C. Whalen; V. Pres., Sam Nolan; Sec., A. S. Buzzi; Treas., J. N. Richardson; Supt. of Agencies, Henry C. Whalen; Man. Underwriter, Henry C. Whalen; Purchasing Agent at head office, Henry C. Whalen.

DIRECTORS.—Henry C. Whalen, Sam L. Nolan, A. S. Buzzi, John N. Richardson, Henry Schweiten, M. P. Barnes.

WRITES.—Automobile, Tornado, Hail Insurance.

TERRITORY COVERED.—Kansas (only).

Domestic Fire Ins. Cos. in the U. S.—(Continued)

CITIZENS' INSURANCE COMPANY, Pierce Bldg., St. Louis, Mo. Organized 1837.

OFFICERS.—Pres., Charles E. Chase; V. Pres., R. M. Bissell, J. H. Carr; Sec., P. O. Crocker; Asst. Sec., George Gordon.

DIRECTORS.—Charles E. Chase, S. E. Waggoner, J. H. Carr, J. E. Tenner, R. M. Bissell, George Gordon, A. G. Dugan, F. C. Case.

WRITES.—Fire, Marine and Tornado Insurance.

TERRITORY COVERED.—All States, except Ark., N. M., Vt., Wyo.

CITY OF NEW YORK INSURANCE COMPANY, Maiden Lane and William street, New York. Organized April 12, 1905.

OFFICERS.—Pres., Major A. White; V. Pres., Wm. P. Dixon; Sec.-Treas., J. Carroll French; Gen. Agent, Fred W. Kentner; City Mgrs., White & Ellison.

DIRECTORS.—Edward Ashforth, Leopold S. Bache, Daniel Birdsall, J. Romaine Brown, William H. Chesebrough, William P. Dixon, Robert E. Dowling, Frederick H. Ecker, Charles Jerome Edwards, J. Carroll French, William M. V. Hoffman, A. P. W. Kinnan, Frederick G. Potter, William G. Ver Planck, Major A. White, Albert H. Wiggin, Silas Wodell, Douglas L. Elliman, Frederick E. Gunnison, Joseph W. Harriman, Alwyn Ball, Jr., F. M. Haviland, Wm. C. Lester, W. E. Main, Wm. Ross Proctor, Geo. H. Richards, David Valentine, F. D. Waterman, J. Hollis Wells.

WRITES.—Fire, Wind and Tornado Insurance.

TERRITORY COVERED.—Ala., Cal., Conn., Fla., Ga., Ill., Ind., Ia., La., Md., Mass., Mich., Mo., Neb., N. H., N. J., N. Y., Ohio, Ore., Pa., R. I., Va., Wash., W. Va., Wis.

CITY INSURANCE COMPANY OF PENNSYLVANIA, Peoples Bldg., Pittsburgh, Pa. Organized April 19, 1870.

OFFICERS.—Pres., W. H. Lyons; V. Pres., John G. Sell; Man. Undr., G. R. Dette; Sec., Amos Bloom; Treas., W. A. Shipman; Counsel, A. V. D. Watterson.

DIRECTORS.—W. H. Lyons, Amos Bloom, Wm. A. Shipman, M. E. Grove, John G. Sell, A. W. Pontius, A. V. D. Watterson, O. R. Rockefeller, A. P. Hull, G. E. Leasher, J. J. Sankey, W. A. Riland, P. H. Fuhrman, Isaac Rockefeller, D. N. App.

WRITES.—Fire and Hail Insurance.

TERRITORY COVERED.—Pennsylvania, New York, Mass., Ill.

1811

**FIRE
LIGHTNING
TORNADO**



1917

**AUTOMOBILE
Full Coverage
RENT, USE and
OCCUPANCY**

**NEWARK FIRE
Insurance Company, Newark, N. J.**

Permanent and Progressive

**With Over One Hundred Years Continuous Business
To Its Credit**

A Valuable Addition To Any Office

Domestic Fire Ins. Cos. in the U. S.—(Continued)

CLEVELAND NATIONAL FIRE INSURANCE COMPANY, 1108 Illuminating Bldg., Cleveland, Ohio. Organized October 17, 1911. Began business April 1, 1914.
OFFICERS.—Pres., C. H. Bishop; V. Prests., M. S. Milbourne, W. E. Ashcroft, T. J. Kremer; Sec.-Treas., O. T. Brown; Asst. Sec., W. C. Doolittle; Man. Undr., J. H. Macfarlane.

DIRECTORS.—Wm. E. Ashcroft, C. H. Bishop, Charles A. Bowersox, L. O. Cummings, C. E. Heath, J. H. Firestone, I. W. Jenkins, F. N. Johnson, E. Kimball, T. J. Kremer, M. S. Milbourne, James F. Milliken, Ira E. Myers, B. T. Steiner, O. B. Sloane, E. H. Turner, C. M. Wyrick.

WRITES.—Fire and Tornado Insurance.

TERRITORY COVERED.—Ill., Ind., Ohio, Mo., N. Y., N. J., Pa., Wis., Mich.

COLONIAL ASSURANCE COMPANY OF THE CITY OF NEW YORK, 80 Maiden Lane, New York, N. Y. Organized 1896.

OFFICERS.—Pres., Leo H. Wise; V. Prests., E. E. Hall, Charles J. Follmer; Sec., E. S. Powell, Jr.; Supt. of Agencies, Chas. S. Conklin.

DIRECTORS.—Leo H. Wise, R. Bleecker Rathbone, Thomas Dimond, David S. Walton, Charles J. Follmer, Otto M. Eidlitz, L. Laflin Kellogg, Edgar S. Palmer, Charles F. Hoffman, Edward H. Wise, Charles A. Trowbridge, John S. Sutphen, Edward E. Hall, Elias S. Powell, Jr.; Wm. J. Stitt.

TERRITORY COVERED.—Conn., Ill., Mass., Minn., Mo., N. J., N. Y., Ohio, Penn., Wash., Wis.

COLUMBIA INSURANCE COMPANY, 2d and Jefferson streets, Dayton, Ohio. Organized December 10, 1881.

OFFICERS.—Pres., O. I. Gunkel; V. Pres., S. W. Davies; Sec., Herman Rice; Man. Undr., O. I. Gunkel.

DIRECTORS.—O. I. Gunkel, S. W. Davies, A. D. Black, F. P. Beaver, Torrence Huffman.

WRITES.—Fire Insurance.

TERRITORY COVERED.—Ohio, Mich., Ind., W. Va.

COLUMBIA INSURANCE COMPANY, Jersey City, N. J. Organized 1901.

OFFICERS.—Pres., G. F. Crane; V. Pres. & Treas., H. K. Fowler; Sec., F. H. Canty.

DIRECTORS.—George F. Crane, George D. Hallock, Frederick T. Busk, P. Beresford, F. H. Canty, H. K. Fowler, A. G. Thatcher.

WRITES.—Marine and Inland Insurance.

COLUMBIAN INSURANCE COMPANY OF INDIANA, 1008-9 Hume Mansar Bldg., Indianapolis, Ind. Organized July, 1911.

OFFICERS.—Pres., Geo. E. Feeney; V. Prests., Matthew F. Gartland, Michael F. Gill, Jacob Buennagel; Sec.-Treas., Edward T. Lyons; Man. Undr., L. S. MacEnaney.

DIRECTORS.—Daniel L. Boland, Jacob Buennagel, Geo. E. Feeney, John J. Blackwell, Chas. Fox, Matthew F. Gartland, Michael F. Gill, Edward T. Lyons, Henry Langenkamp.

WRITES.—Fire and Tornado Insurance.

TERRITORY COVERED.—Ill., Ind., Mich., Minn., Ohio, Wis.

COLUMBIAN NATIONAL FIRE INSURANCE COMPANY, 11-13 Lafayette Boulevard, Detroit, Mich. Organized July 26, 1911.

OFFICERS.—Pres., T. A. Lawler; V. Prests., P. M. Campbell, John Deck; Sec.-Treas. and Man. Undr., H. P. Orr.

DIRECTORS.—C. G. Boland, P. M. Campbell, E. G. Dunn, Chas., J. Higgins, Patrick Noud, Thomas A. Lawler, John Farrell, J. Deck, John O'Leary, Francis J. O'Connor, H. P. Orr.

PACIFIC COAST MANAGER.—Jos. P. Magee.

EASTERN MANAGER.—James J. Boland.

SOUTHERN DEPARTMENT MANAGER.—M. Murphy.

WRITES.—Fire, Sprinkler Leakage and Tornado Insurance.

TERRITORY COVERED.—Cal., Ill., Ind., Iowa, La., Mich., Minn., N. J., N. Y., Ohio, Penn., R. I., Tex., Wis., Mass.

COMMERCE INSURANCE COMPANY, Albany, N. Y. Organized 1859.

OFFICERS.—Pres., E. D. Jenison; V. Pres., Frank Van Benthuyssen; Sec., A. J. Hinman; Asst. Sec., F. McEwan Pruyn; Supt. of Agencies, C. Royden Whitehead.

DIRECTORS.—Matthew J. Wallace, Simon W. Rosendale, James Milwain, William Platt Adams, E. Darwin Jenison, Frank Van Benthuyssen, William J. Nellis, Morris L. Ryder, John J. Gallogly, Luther H. Tucker, Charles Gibson, Robert M. Chalmers, Henry H. Kohn.

TERRITORY COVERED.—Me., Mass., Conn., R. I., N. J., N. Y., Pa., Md., Ohio, Ky., Ind., Ill., Minn., Mich., Wis.

Domestic Fire Ins. Cos. in the U. S.—(Continued)

COMMERCIAL NATIONAL FIRE INSURANCE COMPANY, 10 So. LaSalle street, Chicago, Ill. Organized October 1, 1915.

OFFICERS.—Pres., M. P. Bransfield; Sec., H. J. Barbour; Treas., Jno. R. O'Connor; Mng. Undr., H. J. Barbour.

DIRECTORS.—Homer Sullivan, Jno. R. O'Connor, M. P. Bransfield, H. J. Barbour, F. F. McFarland, J. W. Durbrow, E. L. Liebke, W. T. Rigney, P. E. Callahan.

WRITES.—Fire, Marine and Tornado Insurance.

TERRITORY COVERED.—Illinois and South Carolina.

COMMERCIAL UNION FIRE INSURANCE COMPANY, 55 John street, New York, N. Y. Organized October 30, 1890.

OFFICERS.—Pres., A. H. Wray; V. Pres. and Sec., Charles J. Holman; V. Pres., C. E. Porter; Asst. Sec., W. M. Ballard.

DIRECTORS.—A. H. Wray, C. J. Holman, William M. Ballard, John Claffin, H. C. Eddy, R. A. Boit, Frederick B. Campbell, R. J. Cross, Walter P. Bliss, Theodore H. Banks, C. E. Porter, J. G. Hilliard, C. J. Marling.

WRITES.—Fire, Marine, Automobile, Sprinkler Leakage, and Tornado Insurance.

TERRITORY COVERED.—Ark., Cal., Colo., Conn., D. C., Hawaii, Ill., Ind., Ia., Kan., Ky., La., Me., Md., Mass., Mich., Minn., Mo., Mont., Neb., N. H., N. J., N. Y., N. C., N. D., Ohio, Ore., Pa., R. I., Tenn., Tex., Utah, Wash., W. Va., Wis.

COMMONWEALTH FIRE INSURANCE COMPANY, 3504 Gillon street, Dallas, Texas. Organized July, 1903. Commenced business October, 1903.

OFFICERS.—Pres., I. Jalonick; V. Prests., Alexander Sanger, F. A. Piper, J. W. Allison, George W. Jalonick; Sec., J. B. Adoue; Asst. Secs., J. H. Hines, W. F. Anderson; Man. Undr., I. Jalonick.

DIRECTORS.—Alexander Sanger, C. C. Slaughter, J. B. Adoue, H. S. Keating, George W. Jalonick, F. F. Speer, E. L. Flippen, A. F. Pillet, John S. Heard, J. W. Allison, I. Jalonick, F. A. Piper, W. C. Connor.

WRITES.—Fire, Hail, Explosion, Lightning, Use and Occupancy, Profits, and Tornado Insurance.

TERRITORY COVERED.—Texas, Calif, N. Y.

A STRONG TRIO

The Phoenix Insurance Company
HARTFORD, CONNECTICUT

The Connecticut Fire Insurance Company
HARTFORD, CONNECTICUT

Equitable Fire & Marine Insurance Company
PROVIDENCE, RHODE ISLAND

Domestic Fire Ins. Cos. in the U. S.—(Continued)

COMMONWEALTH INSURANCE COMPANY OF NEW YORK, 76 William Street, New York. Organized 1886.

OFFICERS.—Pres., E. G. Richards; V. Prests., J. F. Hastings, W. P. Young, C. R. Perkins, W. S. Berdan; Sec., Robert Newbould.

DIRECTORS.—M. M. Belding, B. Aymar Sands, George H. Macy, Charles F. Hoffman, Bradish Johnson, G. Palen Snow, Lawrence B. Elliman, Benjamin Mordecai, William Curtis Demorest, Allan Robinson, Stuart Duncan, E. G. Richards, J. F. Hastings.

METROPOLITAN DEPARTMENT.—W. P. Young, V. Pres.

MIDDLE DEPARTMENT.—C. R. Perkins, V. Pres.

PACIFIC DEPARTMENT.—W. S. Berdan, V. Pres.

NEW ENGLAND AND SOUTHERN DEPARTMENTS.—W. S. Alley, Gnl. Agt.

CENTRAL DEPARTMENT.—F. L. Stabler, Gnl. Agt.

WESTERN DEPARTMENT.—C. E. Case, Gnl. Agt.

IMPROVED RISKS DEPARTMENT.—G. P. Davis, Gnl. Agt.

WRITES.—Fire, Tornado, Automobile, Sprinkler Leakage, Explosion and Marine Insurance.

TERRITORY COVERED.—Me., N. H., Vt., Mass., R. I., Conn., N. Y., N. J., Penn., Md., D. of C., W. Va., Va., N. C., Ga., Ala., La., Ohio, Ind., Mich., Wis., Minn., Ky., Tenn., Ill., Iowa, Neb., Mo., Wash., Ore., Idaho, Mont., Cal., Colo., Tex., Utah and Hawaii.

CONCORDIA FIRE INSURANCE COMPANY OF MILWAUKEE, cor. West Water and Wells Sts., Milwaukee, Wis. Organized March 7, 1870.

OFFICERS.—Pres., Gustav Wollaeger, Jr.; V. Prests., H. Aug. Luedke, George P. Mayer; Sec.-Treas., Frank Damkoehler; Man. Undr., Gustav Wollaeger, Jr.; Supts. of Agencies, F. W. Dodd and James M. Moran.

DIRECTORS.—Fred T. Goll, John A. Stolper, H. Aug. Luedke, Fred C. Pritzlaff, Franz Wollaeger, Gustav Wollaeger, Jr., Geo. P. Mayer, Frank Damkoehler, Arthur R. Munkwitz, Julius Andrae, Wm. A. Starke, Walter A. Zinn, Fred. Vogel, Jr., Wm. C. Brumder, Geo. F. Brumder.

WRITES.—Fire, Lightning, Tornado, Hail, Sprinkler Leakage and Explosion Insurance.

TERRITORY COVERED.—Alaska, Ariz., Cal., Colo., Conn., D. C., Fla., Ga., Ida., Ill., Ind., Iowa, Kans., La., Md., Mass., Mich., Minn., Mo., Mont., Neb., Nev., N. H., N. J., N. Y., N. C., Ohio, Okla., Ore., Penn., R. I., Tenn., Tex., Utah, Wash., W. Va., Wis., Wyo.

CONNECTICUT FIRE INSURANCE COMPANY, Trinity and Elm streets, Hartford, Conn. Organized June, 1850.

OFFICERS.—Pres., Edward Milligan; V. Prests., William T. Howe, George M. Lovejoy; Sects., John A. Cosmos and F. W. Bowers; Asst. Sec., Geo. C. Long, Jr.

DIRECTORS.—Franklin G. Whitmore, Daniel R. Howe, Willie O. Burr, Lucius F. Robinson, Francis R. Cooley, Edward Milligan, William T. Howe, E. C. Hilliard, John A. Cosmos, George M. Lovejoy, T. C. Temple, John B. Knox.

SOUTHERN DEPARTMENT.—Geo. C. Long, Jr.

FARM DEPARTMENT.—Ullmann & Spoerer.

WESTERN DEPARTMENT.—F. W. Bowers.

PACIFIC COAST DEPARTMENT MANAGER.—B. J. Smith.

CANADIAN DEPARTMENT.—J. W. Tatley.

LOUISIANA AND MISSISSIPPI DEPARTMENT MANAGER.—J. B. Ross.

GENERAL AGENT for Colorado, New Mexico and Wyoming, G. L. Schuyler.

GENERAL AGENT FOR FLORIDA.—Wm. Douglas.

WRITES.—Fire, Marine, Lightning, Hail, Tornado Insurance and Sprinkler Leakage.

TERRITORY COVERED.—United States and Canada.

CONTINENTAL INSURANCE COMPANY, 80 Maiden Lane, New York.

OFFICERS.—Pres., Henry Evans; V. Pres., George E. Kline, and V. Pres. and Sec., J. E. Lopez; 2nd V. Pres. and Counsel, David Rumsey; 2nd V. Pres., F. W. Koekert; Secs., F. R. Millard, J. A. Swinnerton, Ernest Sturm, J. R. Wilbur, A. A. Maloney; Asst. Sec., William Quaid; Auditor, Edward Randall.

DIRECTORS.—William L. Andrews, Walter P. Bliss, George Blumenthal, John Kerr Branch, James C. Brady, James H. Dooley, Henry Evans, F. W. Scott, George E. Kline, William J. Matheson, Daniel G. Reid, J. N. Wallace, Samuel Riker, Jr.; Carl I. Schmidlapp.

WRITES.—Fire, Tornado, Automobile, Sprinkler Leakage, Tourists' Baggage, and Use and Occupancy Insurance.

TERRITORY COVERED.—United States and Canada.

Domestic Fire Ins. Cos. in the U. S.—(Continued)

CORCORAN FIRE INSURANCE COMPANY, 604 Eleventh street, Washington, D. C. Organized April, 1873.
OFFICERS.—Pres., William E. Edmonston; Sec., L. R. Peak; Asst. Sec., F. H. Ridgway.

WRITES.—Fire Insurance.

TERRITORY COVERED.—District of Columbia.

COUNTY FIRE INSURANCE COMPANY OF PHILADELPHIA, 156 Hanover street, Philadelphia, Pa. Organized May 31, 1832.

OFFICERS.—Pres., Charles R. Peck; V. Pres., Frank W. Sargeant; Sects., Frank E. Martin, Lewis W. Crockett, Wm. B. Burpee; Treas., Nathan P. Hunt.

DIRECTORS.—J. Burns Allen, Walter M. Parker, Charles R. Peck, Nathan P. Hunt, Frank W. Sargeant, Charles R. Wannemacher, Joseph S. Alexander, Frank H. Burpee, Frank P. Carpenter, Arthur M. Heard, E. S. Joseph, Smith M. Wilson.

PACIFIC COAST DEPARTMENT MANAGERS.—Curtis & Bailey, San Francisco.

WRITES.—Fire and Tornado Insurance.

TERRITORY COVERED.—Calif., Colo., Conn., D. C., Del., Fla., Ga., Ill., Ind., Ia., Kans., Ky., La., Mass., Md., Mich., Minn., Mo., Mont., N. H., N. J., N. Y., Neb., N. C., Ohio, Pa., R. I., Utah, Va., Wash., W. Va., Wis., Wyo.

DETROIT FIRE AND MARINE INSURANCE COMPANY, 95 Shelby street, Detroit, Mich. Organized February 1, 1866.

OFFICERS.—Pres., E. H. Butler; V. Pres., C. L. Andrews; Sec., A. H. McDonnell; Asst. Sec., C. A. Reekie.

DIRECTORS.—Edward H. Butler, Edward C. Van Huse, Charles A. Ducharme, Junius E. Beal, H. L. Jenness, D. E. Heineman, George N. Brady, Albert L. Stephens, C. L. Andrews, Charles A. Dean, A. H. McDonnell, W. V. Moore, S. T. Miller, Alexander I. Lewis, Charles E. Hiscock, Elwood Croul, William T. Barbour, Fred E. Butler, J. P. Hemmeter, Joseph G. Standart.

WRITES.—Fire and Marine Insurance.

TERRITORY COVERED.—Ariz., Brit. Columbia, Cal., Colo., Conn., Hawaii, Idaho, Ill., Ind., Kans., La., Me., Md., Mass., Mich., Minn., Mo., Mont., Nev., N. H., N. J., N. Y., Ohio, Ore., Pa., R. I., Tenn., Utah, Vt., Wash., W. Va., Wis.

Incorporated 1799

PROVIDENCE WASHINGTON INSURANCE COMPANY

PROVIDENCE, R. I.

CASH CAPITAL . . . ONE MILLION DOLLARS

*This Company writes
the following Classes of Insurance:*

Fire and Lightning	
Automobiles against Loss by Fire, Theft and Collision	
Tornado and Wind Storm	Ocean and Inland Marine
Motor Boats and Yachts	
Merchandise in Transit	Railway Transit Floaters
Tourists' Floaters	Merchandise by Parcel Post
Securities and Other Valuable Papers	
By Registered Mail or Express	
Sprinkler Leakage	

Domestic Fire Ins. Cos. in the U. S.—(Continued)

DETROIT NATIONAL FIRE INSURANCE COMPANY, 11-13 Lafayette Blvd., Detroit, Mich. Organized February, 1911.

OFFICERS.—Pres., M. O. Rowland; V. Prests., P. Breitmeyer, Paul Turner; Sec.-Treas., J. Edward Ready; Supt. of Agencies and Man. Undr., Paul Turner; Purchasing Agent, M. O. Rowland.

DIRECTORS.—M. O. Rowland, Phillip Breitmeyer, J. Edward Ready, L. A. Sharp, Paul Turner, George T. Calvert, Adolphus Fixel, John F. Putnam, Sanford W. Ladd, H. A. Douglass, Myron W. Mills, Ralph Dyer, William Becker, J. E. Hutchingson, H. A. Thompson, V. T. Barker, James H. Johnson, T. L. Wilkinson, James E. Weter, W. C. Grobhisier.

TERRITORY COVERED.—Mich., Ind., Minn., Pa., N. Y., N. J., Conn., Md., R. I., Mass., Va., Ia., Col., Cal., Ill.

DIXIE FIRE INSURANCE COMPANY, Greensboro, N. C. Organized March 17, 1906.

OFFICERS.—Pres., Harry R. Bush; V. Prests., J. B. Blades, George Hackney; Sec., F. M. Garner; Treas., W. G. Davis; Man. Undr., H. R. Bush.

DIRECTORS.—William B. Blades, George Hackney, Captain James P. Sawyer, H. L. Hopkins, James B. Blades, John F. McNair, Dr. L. S. Blades, C. D. Benbow, J. E. Latham, H. R. Bush, A. L. Brooks.

TERRITORY COVERED.—Ill., Mass., N. Y., N. C., Pa., S. C., Va.

DUBUQUE FIRE AND MARINE INSURANCE COMPANY, Dubuque, Ia. Organized July 18, 1883.

OFFICERS.—Pres., John Ellwanger; V. Prests., Maurice Connolly, M. J. McCullough; Sec., N. J. Schrup; Asst. Sec., S. F. Weiser; Treas., C. J. Schrup.

DIRECTORS.—John Ellwanger, Maurice Connolly, N. J. Schrup, C. J. Schrup, John Palen, M. J. McCullough, George W. Schrup.

WRITES.—Fire, Lightning and Tornado Insurance.

EAGLE FIRE INSURANCE COMPANY, 31 Clinton street, Newark, N. J. Organized 1913.

OFFICERS.—Pres., Edward M. Waldron; V. Prests., Jacob R. Hall, Paul Guenther; Sec., Franklin W. Fort; Asst. Sec., A. T. O'Rourke; Treas., Louis V. Aronson; Purchasing Agent at Head Office, Franklin W. Fort.

Writing fire reinsurance only through W. C. Scheide & Co., of Hartford, as general agents.

EASTERN FIRE INSURANCE COMPANY, Guarantee Trust Bldg., Atlantic City, N. J. Organized October 4, 1902.

OFFICERS.—Pres., David Fitzsimmons; V. Pres., Walter J. Buzby; Sec., J. Haines Lippincott; Asst. Sec., F. L. Bosworth; Treas., William F. Wahl.

DIRECTORS.—J. Haines Lippincott, David Fitzsimmons, D. W. Myers, W. E. Edge, W. F. Wahl, W. J. Buzby, L. B. Kyon, John B. Slack, Henry W. Leeds, Joseph Schwartz, James T. Bew, E. E. Seeler, C. I. Burkhard, H. Somers, John C. Slape, J. H. Marvel, C. P. Tilton, C. E. Schroeder, Lewis Evans.

WRITES.—Fire and Lightning Insurance only.

TERRITORY COVERED.—New Jersey only.

Is licensed in New York and Pennsylvania.

EASTERN FIRE INSURANCE COMPANY, 2 South Main street, Concord, N. H. Organized March, 1905.

OFFICERS.—Pres., Charles L. Jackman; Sec., Freeman T. Jackman.

DIRECTORS.—Charles L. Jackman, Freeman T. Jackman, J. E. Fernald, F. L. Dole, I. M. Savage.

WRITES.—Fire Insurance. Reinsurance only.

TERRITORY COVERED.—New Hampshire.

EASTERN PENNSYLVANIA FIRE INSURANCE COMPANY, Harrisburg, Pa. Organized 1916.

OFFICERS.—Pres., John T. Esminger; V. Pres., W. C. Hack; Sec., Wilmer Crow; Treas., S. S. Fackler.

EASTERN SHORE OF VIRGINIA FIRE INSURANCE COMPANY, Keller, Va. Organized February, 1906.

OFFICERS.—Pres., E. T. Powell; V. Pres., R. L. Ailworth; Sec., L. C. Mears; Asst. Sec., E. L. Mopp; Treas., T. W. Blackstone; Supt Agencies, E. T. Powell; Man. Undr., L. C. Mears; Purchasing Agt., E. T. Powell.

DIRECTORS.—S. T. Johnson, J. H. Jones, H. T. White, Dr. J. W. Bowdoin, J. W. Bombs, J. H. Hopkins, L. F. Nock, J. S. Bull, F. S. Smith, E. T. Powell, T. W. Black-

Domestic Fire Ins. Cos. in the U. S.—(Continued)

stone, S. W. Ames, J. W. Chondler, S. D. Rulon, P. B. Tankard, Dr. W. L. Dalby, William M. Upshur, F. B. Bell, Frank Parsons, J. T. Wilkins, Jr., O. F. Meara.

WRITES.—Fire Insurance.

TERRITORY COVERED.—Virginia.

EQUITABLE FIRE AND MARINE INSURANCE COMPANY, 1 Custom House street, Providence, R. I. Organized May, 1859.

OFFICERS.—Pres., F. W. Arnold; V. Pres., Edward Milligan, John B. Knox, George M. Lovejoy; Sec., Samuel G. Howe; Asst. Secs., Theo. F. Spear, Geo. C. Long, Jr.; Pacific Coast Dept. Gen. Agt., George H. Tyson.

DIRECTORS.—Fred W. Arnold, Julius Palmer, Herbert F. Hinckley, H. Martin Brown, George R. Smith, Charles A. Morgan, Edward Milligan, John B. Knox, Robert L. Spencer, Thomas C. Temple, Packer Braman, George L. Gross, George M. Lovejoy, Edward M. Day, Joseph G. Henshaw.

WRITES.—Fire, Automobile and Tornado Insurance.

EQUITABLE FIRE INSURANCE COMPANY, Equitable Bldg., Charleston, S. C. Organized March 19, 1895.

OFFICERS.—Pres., David Huguenin; V. Pres., F. Q. O'Neill; Sec.-Treas., William G. Mazyck; Asst. Sec., Robert F. Touhey.

DIRECTORS.—F. Q. O'Neill, Philip H. Gadsden, B. I. Simmons, Samuel Lapham, W. P. Carrington, A. B. Murray, Francis J. Pelzer, J. H. C. Wulbern, E. H. Pringle, D. Huguenin, J. Ross Hanahan.

TERRITORY COVERED.—Virginia, North Carolina, South Carolina, Georgia.

EQUITY FIRE INSURANCE COMPANY, 28th and Wyandotte streets, Kansas City, Mo. Organized December 19, 1908. Began business January 19, 1909.

OFFICERS.—Pres., E. G. Rowley; V. Pres., E. R. Rankin; Sec., C. T. Hinkle; Mgr., Bruce Dodson.

DIRECTORS.—Bruce Dodson, E. R. Rankin, E. Sinclair, J. W. Carence, A. L. Dodson, E. G. Rowley, C. T. Hinkle, R. F. Gilkeson, A. Hice.

WRITES.—Fire Insurance.

EUREKA FIRE AND MARINE INSURANCE COMPANY, 121 East Third street, Cincinnati, Ohio. Organized September 10, 1864.

OFFICERS.—Pres., F. A. Rothier; Sec.-Treas., Adam Benus; Asst. Sec., F. C. Barton; Supts. of Agencies, F. A. Rothier and Adam Benus; Man. Undrs., F. A. Rothier, Adam Benus; Purchasing Agt. at Head Office, Adam Benus.

DIRECTORS.—George Slimer, W. B. Carpenter, Michael Ryan, F. A. Rothier, Adam Benus, C. C. Rothier.

TERRITORY COVERED.—Ohio, Michigan, Illinois and Kentucky.

FACTORS AND TRADERS INSURANCE COMPANY, 7th and Michael streets, Mobile, Ala. Organized April 30, 1870.

OFFICERS.—Pres., Ferd. Forchheimer; V. Pres., C. P. Dumas; Sec., Jack F. Ross; Asst. Sec., Joseph F. Bullock.

DIRECTORS.—C. P. Dumas, P. J. Lyons, Ferd. Forchheimer, M. P. Levy, R. A. Smith, A. G. Quina, L. B. Lyons, M. C. Altmeyer, John J. McPhillips.

WRITES.—Fire, Marine and River Insurance.

TERRITORY COVERED.—Mobile, Ala.

FARMERS FIRE INSURANCE COMPANY, York, Pa. Organized 1853.

OFFICERS.—Pres., William H. Miller; V. Pres., D. H. Detweiler; Sec., A. S. McConkey; Asst. Sec., J. I. Smith.

DIRECTORS.—William H. Miller, D. H. Detweiler, John Stoner, James W. Kilgore, Reuben Strickler, C. M. Kerr, J. I. Smith, James H. Schall, A. S. McConkey.

TERRITORY COVERED.—Conn., Ill., Ind., Ia., Md., Mass., Mich., Minn., Mo., N. J., N. Y., Ohio, Pa., R. I., Wis.

FARMERS INSURANCE COMPANY, 109-111 South Second street, Cedar Rapids, Ia. Organized October, 1860.

OFFICERS.—Pres., Ed. H. Smith; V. Pres., John B. Henderson; Sec., C. N. Jenkins; Asst. Sec., Isaac B. Smith; Treas., Ed. H. Smith.

DIRECTORS.—Ed. H. Smith, John B. Henderson, Isaac B. Smith, Norman E. Smith, C. N. Jenkins.

WRITES.—Fire, Tornado, Hail and Automobile Insurance.

TERRITORY COVERED.—Iowa, South Dakota, Nebraska.

FEDERAL INSURANCE COMPANY, Jersey City, N. J. Organized March, 1901.

OFFICERS.—Pres., Percy Chubb; V. Pres., Hendon Chubb; Sec., Max Grundner; Man. Undrs., Chubb & Son.

Domestic Fire Ins. Cos. in the U. S.—(Continued)

DIRECTORS.—Percy Chubb, William Schall, Jr., Charles Myers, William Redmond Cross, Horace M. Kilborn, Hendon Chubb, F. H. Sloan, Samuel Sloan, Harold F. White.

WRITES.—Marine and Automobile Insurance.

TERRITORY COVERED.—Ala., Ark., Cal., Conn., D. C., Hawaii, Ill., Ind., Ia., Kan., Ky., Me., Md., Mass., Mich., Minn., Mo., Neb., N. D., N. J., N. Y., Ohio, Ore., Pa., R. I., S. D., Tenn., Tex., Utah, Wash., W. Va., Wis.

FEDERAL UNION INSURANCE COMPANY, 175 W. Jackson Boulevard, Chicago, Ill. Organized 1908.

OFFICERS.—Pres., V. F. Mashek; V. Prests., A. W. Ellenberger, J. W. Embree, J. J. McKelvey; Sec. and Mngr., F. H. Osborn; Treas., J. M. Kravolec; Asst. Sec., W. C. Anderson.

DIRECTORS.—Capt. O. W. Blodgett, W. R. Creer, J. W. Embree, A. W. Ellenberger, W. O. King, C. E. Kremer, A. O. Kuehmsted, George W. Keehn, Charles Krupka, V. F. Mashek, F. P. Potter, George A. Coulton, J. M. Kravolec, J. J. McKelvey, R. H. McKelvey, F. H. Osborn.

WRITES.—Inland Marine, Fire and Automobile Insurance.

TERRITORY COVERED.—Illinois, Ohio, Wisconsin, Michigan, New York, Mass.

FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK, 80 Maiden Lane, New York City, N. Y. Organized March 7, 1910.

OFFICERS.—Pres., Henry Evans; V. Pres., George E. Kline; Second V. Pres. and Sec., J. E. Lopez; Second V. Pres. and Counsel, David Rumsey; Second V. Pres., C. R. Street; Secs., James A. Swinnerton, F. R. Millard, Ernest Sturm and F. W. Koeckert; Auditor, C. A. Cross.

DIRECTORS.—Charles Altschul, E. C. Converse, Henry Evans, J. Amory Haskell, Francis L. Hine, Eugene Meyer, Jr.; William H. Moore, Dudley Olcott, 2nd; Edgar Palmer, Henry K. Pomroy, John J. Riker, Edward R. Stettinius, Henry R. Taylor, Samuel A. Walsh, Albert H. Wiggin.

WRITES.—Fire, Tornado, Automobile, Sprinkler Leakage, and Use and Occupancy Insurance.

TERRITORY COVERED.—United States and Canada.

FIRE ASSOCIATION OF PHILADELPHIA, 401-5 Walnut street, Philadelphia, Pa. Organized September 1, 1817.

OFFICERS.—Pres., E. C. Irvin; V. Pres., T. H. Conderman and J. B. Morton; Sec., M. G. Garrigues; Asst. Sec., R. N. Kelly, Jr.; Treas., M. G. Garrigues.

DIRECTORS.—Elihu C. Irvin, Theodore H. Conderman, James Butterworth, John McKinney, Robert Whitaker, Charles B. Adamson, Horace T. Potts, Richard Campion, Dimmer Beeber, George W. Nevil, William A. Law, Edward J. Moore, John Gribbel.

MANAGING UNDERWRITERS.—John B. Morton, Second V. Pres., in charge O. & I. and General Agencies; W. H. Hellyar, G. A., in charge N. E. and N. Y.; J. Woods Brown, G. A., in charge N. J., Pa., Del., Md., D. C., and W. Va.

SOUTHERN DEPARTMENT MANAGER.—W. E. Chapin, Mgr., Equitable Bldg., Atlanta, Ga.

WESTERN DEPARTMENT MANAGER.—J. W. Cochran, Mgr., Ins. Exch. Bldg., Chicago, Ill.

PACIFIC COAST DEPARTMENT MANAGER.—F. M. Avery, Mgr., 242-4 Sansome street, San Francisco, Cal.

SOUTHWESTERN DEPARTMENT.—Trezevant & Cochran, G. A., Dallas, Tex.

TERRITORY COVERED.—All States of United States except S. C. and Alaska, Alberta, British Columbia, Hawaii.

FIREMAN'S FUND INSURANCE COMPANY, 401 California street, San Francisco, Cal. Organized May 6, 1863.

OFFICERS.—Pres., J. B. Levison; V. Pres., Charles P. Eells; Sec., L. Weinmann; Asst. Secs., Herbert P. Blanchard and John S. French; Treas., Thomas M. Gardiner; Purchasing Agt., Charles R. Page, General Auditor.

DIRECTORS.—William J. Dutton, J. C. Coleman, Charles P. Eells, Frank B. Anderson, Bernard Paymonville, Arthur A. Smith, J. B. Levison, George A. Newhall, Henry Rosenfeld, F. W. Van Sicklen, Vanderlynn Stow.

EASTERN DEPARTMENT MANAGER.—A. K. Simpson, Boston, Mass.

SOUTHERN DEPARTMENT MANAGER.—E. T. Gentry, Atlanta, Ga.

CENTRAL DEPARTMENT MANAGER.—John Marshall, Jr., Chicago, Ill.

WRITES.—Fire, Marine, Motor Vehicles, Automobile Liability, Tourists' Baggage, Registered Mail Insurance.

TERRITORY COVERED.—All States of United States; also Canada, except Prince Edward and New Foundland.

Domestic Fire Ins. Cos. in the U. S.—(Continued)

FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY, Newark, N. J. Organized December 3, 1855.

OFFICERS.—Pres., Daniel H. Dunham; V. Pres. and Treas., John Kay; V. Pres., Neal Bassett; Sec., A. H. Hassinger; Asst. Sec., James K. Meldrum; Supt. of Agencies, Wm. Werner.

DIRECTORS.—J. Ward Woodruff, Daniel H. Dunham, Frederick Frelinghuysen, Edgar B. Ward, George W. Hubbell, E. Luther Joy, Oscar B. Mockridge, Edward T. Ward, James P. Dusenberry, Charles Holzhauser, Percy Jackson, John C. Kirtland, Samuel W. Baldwin, Edward Kanouse, Thomas W. Dawson, William B. Kinney, Edgar Percy Ward, John Kay, Neal Bassett, Charles G. Colyer, A. H. Hassinger.

WRITES.—Fire and Tornado Insurance.

TERRITORY COVERED.—All States and Territories, except Ala., Alaska, Del., Hawaii, Miss., Nev.; also in Canada in Alta., B. C., Man., Ont. and Sask.

FIREMEN'S INSURANCE COMPANY, 7th street and Louisiana avenue, N. W., Washington, D. C. Organized 1837.

OFFICERS.—Pres., Allan E. Walker; V. Pres., George W. Moss; Sec., Wm. M. Hoffman; Asst. Secs., Jas. N. Fitzpatrick, Jr.; Albert W. Howard.

DIRECTORS.—H. W. Offutt, Geo. W. Moss, John Quinn, Samuel S. Lutz, Allan E. Walker, L. W. Groomes, Geo. C. Gertman, John L. Edwards, Chas. H. Kindie, M. T. Dixon, J. M. Woodward.

WRITES.—Fire Insurance.

TERRITORY COVERED.—District of Columbia.

FIREMEN'S AND MECHANICS' INSURANCE COMPANY, Madison, Ind. Organized 1850.

OFFICERS.—Pres., I. N. Harlan; V. Pres., H. W. Watkins; Sec.-Treas., E. T. Wood.

DIRECTORS.—R. J. Cahalane, R. H. Hartman, I. N. Harlan, E. E. Katterberry, H. W. Watkins, I. G. West, E. T. Wood.

TERRITORY COVERED.—Indiana.

FIRST NATIONAL FIRE INSURANCE COMPANY, 800 Southern Bldg., Washington, D. C. Organized July 9, 1912.

OFFICERS.—Pres., Robert J. Wynne; V. Pres., John Lewis Smith; Sec., John E. Smith; Man. Undr., John E. Smith; Pur. Agt. at head office, John McKee.

PACIFIC COAST DEPT. MGR.—Edward Brown and Sons.

DIRECTORS.—Robert J. Wynne, Geoffrey Creyke, Daniel V. Chisholm, John Lewis Smith, George S. Livingston, James S. Easby-Smith, Chester Tomson, H. M. Warrenfeltz, Wm. H. Hopkins, Geo. C. Aukam, Frank C. Dinges, Thos. R. Hamer, H. G. Barton, Geo. M. Edsall.

WRITES.—Fire and Tornado Insurance.

TERRITORY COVERED.—Ark., Cal., Col., Dist. of Col., Fla., Ga., Idaho, Ill., Ind., La., Md., Mass., Mich., Mo., Mont., Nev., N. J., N. Y., Ohio, Pa., S. Dak., Utah, Va. and W. Va.

FIRST REINSURANCE COMPANY OF HARTFORD, Conn., corner Asylum and Main streets, Hartford, Conn. Organized November 13, 1912.

OFFICERS.—Pres., Carl Schreiner; V. Pres. and Sec., Heber H. Stryker; Asst. Sec., A. F. Sadler.

DIRECTORS.—Louis F. Butler, W. Von Finck, Charles E. Gross, Gilbert F. Heublein, W. T. Rosen, Carl Schreiner, H. H. Stryker, Meigs H. Whaples.

WRITES.—Fire, Automobile, Tornado, Hail, Fidelity, Burglary, Accident and Life Insurance.

FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA, 421 Walnut street, Philadelphia. Organized April 22, 1829.

OFFICERS.—Pres., Elbridge G. Snow; V. Pres., Frederic C. Buswell, Clarence A. Ludlum, Charles L. Tyner; V. Pres. and Sec., Charles L. Tyner; Secs., Wilfred Kurth, Edgar P. Luce; Asst. Secs., Joseph A. Steel, Howard P. Moore.

DIRECTORS.—John Story Jenks, Frank E. Parkhurst, Joseph A. Steel, Charles K. Yungman, Edgar P. Luce, Charles Platt, Jr.; Elbridge G. Snow, Frederic C. Buswell, Clarence A. Ludlum, Charles L. Tyner, William Ives Washburn.

WRITES.—Fire, Tornado, Rents, Inland and Ocean Marine, Automobile, Sprinkler Leakage, Tourists' Baggage, Hail, Profits, Commissions, Use and Occupancy Insurance.

TERRITORY COVERED.—All States except Nev., Miss., Ala., Ark., N. M.

GEORGIA HOME INSURANCE COMPANY, Columbus, Ga. Organized 1859.

OFFICERS.—Pres., Rhodes Browne; V. Pres., Supt. of Agts., Sec. and Man. Undr., Dana Blackmar; Asst. Sec., Edward Lentje; Treas., H. L. MacEwen.

Domestic Fire Ins. Cos. in the U. S.—(Continued)

DIRECTORS.—Dana Blackmar, Rhodes Browne, L. H. Chappell, E. J. Rankin, H. L. Williams, H. H. Swift, J. A. Kirven.

WRITES.—Fire Insurance.

TERRITORY COVERED.—Ala., Ark., Fla., Ga., Ill. (Chicago), La., Miss., N. Y., N. C., S. C., Pa. (Phila.), Tenn., Va., W. Va.

GERMAN ALLIANCE INSURANCE COMPANY, 1 Liberty street, New York, N. Y. Organized 1897.

OFFICERS.—Pres., William N. Kremer; V. Pres., Charles G. Smith; Sec., E. M. Cragin; Asst. Sec., Jesse E. White.

DIRECTORS.—Joseph H. Choate, Ralph L. Cutter, Hermann C. Fleitmann, William N. Kremer, Woodbury Langdon, George W. Perkins, Charles G. Smith, Julius A. Stursberg, William Wood, Eustis L. Hopkins, Lowell Lincoln, Otto L. Dommerich, Samuel McRoberts, Howard C. Smith, John W. Sterling.

WRITES.—Fire, Commissions, Profits, Use and Occupancy, Rents, Automobile, Motorcycle, Tourists' Baggage, Hail, Mail Package and Sprinkler Leakage Insurance.

TERRITORY COVERED.—All States, except Vermont and New Mexico.

GERMAN AMERICAN FIRE INSURANCE COMPANY, 411 East Baltimore street, Baltimore, Md. Organized June 10, 1880.

OFFICERS.—Pres., Martin Meyerdirck; V. Pres., John C. Distler, Jr.; Sec., R. W. Macdonald; Asst. Sec., Louis Huether, Jr.; Gen. Agt., Clyde E. Culp.

DIRECTORS.—Martin Meyerdirck, John C. Distler, Jr., George A. Hax, Frank Mueller, L. Schneidereith, A. Wallenhorst, Ernst Schmeisser, Henry S. Rippel, R. Sommerwerck, George Thaler, H. G. Von Heine, F. C. Bressler.

WRITES.—Fire Insurance.

TERRITORY COVERED.—Md., N. Y., Pa., Mass., N. J., Ohio, Ill., Dist. of Col.

GERMAN AMERICAN FIRE INSURANCE COMPANY OF THE DISTRICT OF COLUMBIA, 511 Seventh street N.W., Washington, D. C. Organized June 19, 1873.

OFFICERS.—Pres., Chas. Schafer; V. Pres., F. A. Blundon; Sec., H. H. Bergmann; Asst. Sec., G. M. Emmerich; Treas., J. A. Maedel.

TRUSTEES.—E. H. Snyder, Julius A. Maedel, O. L. Walten, Charles Schafer, H. H. Bergmann, F. A. Blundon, E. L. Schmidt, W. E. Edmonston, Herman E. Gasch.

WRITES.—Fire Insurance.

TERRITORY COVERED.—District of Columbia.

GERMAN AMERICAN INSURANCE COMPANY, 1 Liberty street, New York, N. Y. Organized 1872.

OFFICERS.—Pres., William N. Kremer; V. Pres., Charles G. Smith and Jesse E. White; Sec., Edwin M. Cragin.

DIRECTORS.—Joseph H. Choate, Ralph L. Cutter, Otto L. Dommerich, Hermann C. Fleitmann, William N. Kremer, Woodbury Langdon, Lowell Lincoln, George W. Perkins, Charles G. Smith, Julius A. Stursberg, William E. Werner, William Wood, Eustis L. Hopkins, Samuel McRoberts, Howard C. Smith, John W. Sterling, Jesse E. White.

WRITES.—Fire, Commissions, Profits, Use and Occupancy, Rents, Automobile, Motorcycle, Tourists' Baggage, Hail, Windstorm, Mail Package, Sprinkler Leakage Insurance.

TERRITORY COVERED.—All States, except Vermont, and Canada.

GERMAN-AMERICAN INSURANCE COMPANY, 316 Fourth avenue, Pittsburgh, Pa. Organized 1873.

OFFICERS.—Pres., W. J. Patterson; V. Pres., W. H. Barker; Sec., E. P. Niebaum; Man. Undr., W. J. Patterson.

DIRECTORS.—William H. Barker, Alex. H. Patterson, Philip Gettman, W. J. Patterson, John R. Riesmeyer, J. B. Kaercher, Charles H. Geilfuss, E. H. Myers, Jr., George H. Klaus, F. Mugele, G. R. Aufderheide, August H. Voskamp.

WRITES.—Fire Insurance.

TERRITORY COVERED.—Cal., Del., Ill., La., Md., Mass., N. J., N. Y., Ohio, Ore., Pa., Tex., Wash., W. Va. and Wis.

GERMAN FIRE INSURANCE COMPANY OF BALTIMORE, Baltimore and Holliday streets, Baltimore, Md. Organized March 17, 1865.

OFFICERS.—Pres., John P. Lauber; V. Pres., Charles H. Koppelman; Sec., John G. Vaupel; Asst. Sec., Charles H. Roloson, Jr.

DIRECTORS.—C. H. Koppelman, Frank Novak, August Wehr, John P. Lauber, Anton H. Fetting, August Weber, Kilian A. Volk, John B. Adt, Lewis H. Uhrig, George Lang, Frank J. Koll.

WRITES.—Fire, Tornado and Hail Insurance.

TERRITORY COVERED.—Maryland and Virginia.

Domestic Fire Ins. Cos. in the U. S.—(Continued)

GERMAN FIRE INSURANCE COMPANY, Peoria, Ill. Organized 1876.
OFFICERS.—Pres., Bernard Cremer; V. Pres. and Treas., M. S. Cremer; Sec., Man. Undr. and Purchasing Agent, Charles Cremer.

DIRECTORS.—Bernard Cremer, Frank Giehl, Michael Pfeifer, M. S. Cremer, F. M. Story, R. Zimmermann.

DIRECTORS.—Bernard Cremer, Michael Pfeifer, Frank Giehl, F. M. Story, R. Zimmermann, M. S. Cremer.

WRITES.—Fire Insurance.

TERRITORY COVERED.—Ill., Ind., Wis., Pa.

GERMAN FIRE INSURANCE COMPANY, 216-218 Fourth avenue. Pittsburgh, Pa. Organized March 27, 1862.

OFFICERS.—Pres., A. E. Succop; V. Prests., John A. Eckert, C. H. E. Succop; Sec.-Treas., A. H. Eckert; Asst. Sec., C. H. E. Succop; Asst. Treas., C. C. Henry.

DIRECTORS.—A. E. Succop, John A. Eckert, J. McF. Carpenter, A. H. Eckert, Charles A. Muehlbronner, A. E. Niemann, Dr. W. J. Langfitt, Gustav Wehrstedt, August Daub, John C. Kohne, C. H. E. Succop, John D. Evans.

WRITES.—Fire and Tornado Insurance.

TERRITORY COVERED.—Colo., Conn., Ill., Ind., Mass., Md., Mich., N. J., N. Y., Ohio, Pa., Utah and Wis.

GERMAN FIRE INSURANCE COMPANY, 1219 Chapline street, Wheeling, W. Va. Organized May 15, 1867.

OFFICERS.—Pres., William F. Stifel; V. Pres., Anton Reymann; Sec., F. Riester; Asst. Sec. and Supt. of Agencies, S. W. Rice; Treas., August Rolf.

DIRECTORS.—William F. Stifel, Anton Reymann, Henry Biebersson, H. E. Oesterling, August Rolf, F. C. Driehorst, George E. Stifel, F. Riester, John A. Hess.

EASTERN DEPARTMENT MANAGER.—F. C. Sturtevant, Philadelphia, Pa.

WESTERN DEPARTMENT MANAGERS.—Herrick & Auerbach, Chicago, Ill.

WRITES.—Fire Insurance.

TERRITORY COVERED.—Colo., Ill., Ind., Mass., Mich., Minn., N. Y., Ohio, Penn., Wis., W. Va.

GERMAN INSURANCE COMPANY, 207-209 West Market street, Louisville, Ky. Organized 1854.

OFFICERS.—Henry C. Walbeck; Sec., A. P. Winkler; Asst. Sec., Joseph F. Laufer.

DIRECTORS.—George Kopmeier, Alfred Struck, A. P. Winkler, Henry C. Walbeck, Charles Scholtz, Jr., Edward F. Peter, Henry Almstedt.

WRITES.—Fire and Tornado Insurance.

TERRITORY COVERED.—Kentucky.

GERMANIA FIRE INSURANCE COMPANY, New York, N. Y. Organized February, 1859.

OFFICERS.—Pres., George B. Edwards; V. Prests., Gustav Kehr, L. F. Goule; Sec., L. Pfingstag; Asst. Sec., G. H. Kehr.

DIRECTORS.—Fr. von Bernuth, Ernest Hall, Marcus L. Ward, Carl Victor, Steffen Dieckmann, Edmond E. Robert, George B. Edwards, Gustav Kehr, Henry G. Eilshemius, Oscar Dressler, Rudolf Pagenstecher, Fred J. H. Ludwig, Edward G. Halle, M. J. Averbek, Oswald Uhl.

WRITES.—Fire, Inland Marine and Tornado Insurance.

TERRITORY COVERED.—All of the United States, except Nevada.

GIRARD FIRE AND MARINE INSURANCE COMPANY, 633 Chestnut street, Philadelphia, Pa. Organized March, 1853.

OFFICERS.—Pres., Henry M. Gratz; V. Prests., Daniel H. Dunham, Neal Bassett; Sec., Edward J. Thomason; Asst. Secs., Davis G. Vaughan and A. H. Hassinger; Treas., John Kay; Supt. of Agencies, William Werner.

DIRECTORS.—Henry M. Gratz, John C. Lowry, Wm. R. Nicholson, C. S. W. Packard, Franklin M. Potts, Edward B. Smith, Edw. J. Thomason, George W. Watt, Daniel H. Dunham, Neal Bassett, John Kay, M. C. Colyer, Edgar B. Ward, James P. Dusenberry, Percy Jackson, Samuel W. Baldwin, Archibald S. Reid.

WESTERN DEPARTMENT MANAGER.—Neal Bassett.

PACIFIC COAST DEPARTMENT MANAGER.—E. E. Pepper & Sons, San Francisco, Cal.

WRITES.—Fire and Tornado Insurance.

TERRITORY COVERED.—Ala., Ariz., Cal., Colo., Conn., Del., D. C., Fla., Ga., Hawaii, Idaho, Ill., Ind., Iowa, Kan., Ky., La., Maine, Md., Mass., Mich., Minn., Mo., Mont., Neb., N. J., N. Y., N. C., N. D., Ohio, Okla., Ore., Penn., R. I., Tenn., Utah, Va., Wash., W. Va., Wis., Alaska.

Domestic Fire Ins. Cos. in the U. S.—(Continued)

GLENS FALLS INSURANCE COMPANY, 191 Glen street, Glens Falls, N. Y. Organized 1849.

OFFICERS.—Pres., R. A. Little; V. Prests., E. W. West, J. L. Whitlock; Sec., H. N. Dickinson; Treas., Robert C. Carter.

DIRECTORS.—Thomas S. Coolidge, John L. Cunningham, Russell A. Little, Louis M. Brown, Byron Lapham, Mark L. Sheldon, Egbert W. West, George Chahoon, Jr., George B. Greenslet, Cutler J. DeLong, Maurice Hoopes, Arthur W. Sherman, Wm. A. Brown.

SOUTHERN DEPARTMENT MANAGER.—E. G. Siebels.

WESTERN DEPARTMENT MANAGER.—J. L. Whitlock.

PACIFIC COAST MANAGERS.—Ed. E. Potter & Sons.

WRITES.—Fire, Tornado and Inland and Marine Insurance.

TERRITORY COVERED.—United States, except Alaska, New Mexico and Vermont; also operates in Canada and Canadian Provinces.

GLOBE AND RUTGERS FIRE INSURANCE COMPANY, 111 William street, New York City. Organized February 9, 1899.

OFFICERS.—Pres., E. C. Jameson; V. Pres., Lyman Candee; Secs., W. H. Paulison, J. T. Gordon; Asst. Secs., J. H. Mulvehill, W. L. Lindsay.

DIRECTORS.—E. C. Jameson, H. R. Chambers, J. S. Frelinghuysen, C. M. Jameson, H. S. Thompson, J. N. Stearns, R. K. Prentice, J. Y. Watkins, W. H. Kellner, C. E. W. Chambers, W. H. W. Morris, Lyman Candee, Howard K. Brown, Edward C. Gregory, David Mahany, Alfred M. Rogers, E. W. C. Coggeshall.

WRITES.—Fire, Automobile, Tornado, Sprinkler Leakage, Hail, Explosion and Earthquake Insurance.

GRANITE STATE FIRE INSURANCE COMPANY, Portsmouth, N. H. Organized 1885.

OFFICERS.—Pres., Calvin Page; V. Pres., Joseph O. Hobbs; Sec., Alfred F. Howard; Asst. Sec., John W. Emery.

DIRECTORS.—Calvin Page, Alvah W. Sulloway, Parker W. Whittemore, Sumner Wallace, Fred H. Ward, Joseph O. Hobbs, Frederick M. Sise, William G. Everett, Alfred F. Howard, William C. Walton, John W. Emery, Wallace D. Smith, George N. Andrews, J. Arthur Brown.

WRITES.—Fire and Tornado Insurance.

TERRITORY COVERED.—Me., N. H., Vt., Mass., R. I., Conn., N. Y., N. J., Penn., Del., Md., Va., W. Va., D. C., N. C., Ohio, Mich., Ill., Ky., Ind., Wis., Mo., Colo., Wash.

GREAT NORTHERN FIRE AND MARINE INSURANCE COMPANY, Duluth, Minn. Organized 1916.

OFFICERS.—Pres., N. H. Dimord; Sec., John A. Vollmer; Treas., C. L. Rakowsky.

GUARANTY FIRE ASSURANCE COMPANY, Scranton, Pa. Organizing.

INCORPORATORS.—J. E. Loveland, John W. Cure, C. P. Ford, J. F. Reynolds, John F. McLaughlin, Albert L. Watson, Ralph W. Rymer, Russell J. Jones, Dr. Charles Falkowsky, Jr.

GUARDIAN FIRE INSURANCE COMPANY, 400 McCornick Bldg., Salt Lake City, Utah. Organized December, 1913.

OFFICERS.—Pres., David C. Eccles; V. Prests., C. E. Loose, Hyrum Pingree; Sec., E. D. Petrie; Treas., James Pingree; Man. Undr., E. D. Petrie.

EASTERN, SOUTHERN, AND WESTERN AND PACIFIC MANAGERS.—The Agency Company, Salt Lake City, Utah.

DIRECTORS.—David C. Eccles, C. E. Loose, James Pingree, A. C. Ellis, R. L. Fishburn, Jr., Theo. Schweitzer, Hyrum Pingree, D. L. Evans, R. W. Sloan.

WRITES.—Fire and Automobile Insurance.

TERRITORY COVERED.—Ariz., Cal., Col., Idaho, Nev., S. Car. Utah, Wis., Wyo.

HAMILTON FIRE INSURANCE COMPANY, 111 William street, New York, N. Y. Organized May 22, 1852.

OFFICERS.—Pres., E. C. Jameson; V. Pres., Joseph S. Stout; Sec., Arthur Lenssen, Jr.

DIRECTORS.—J. S. Frelinghuysen, Joseph S. Stout, E. C. Jameson, C. M. Jameson, Samuel S. Campbell, Archibald Douglas, Arthur Lenssen, Jr., Nicholas F. Lenssen, Hilary R. Chambers, Archibald A. Forrest, Samuel R. Outerbridge, Harry W. Hayward, Theodore L. Bailey.

TERRITORY COVERED.—"World wide."

WRITES.—Fire, Automobile and Tornado Insurance.

Domestic Fire Ins. Cos. in the U. S.—(Continued)

HOME INSURANCE COMPANY, 56 Cedar street, New York. Organized 1853.
OFFICERS.—Pres., Elbridge G. Snow; V. Pres., Frederic C. Buswell, C. A. Ludlum, Charles L. Tyner; Secs., Charles L. Tyner, A. M. Burtis; Asst. Secs., Henry J. Ferris, Howard P. Moore, Vincent P. Wyatt.
DIRECTORS.—Levi P. Morton, Elbridge G. Snow, George H. Hartford, Henry F. Noyes, Lucien C. Warner, John Clafin, John H. Flagler, William D. Baldwin, Lewis L. Clarke, Clarence H. Kelsey, William I. Washburn, Elbert H. Gary, Thomas B. Kent, Cornelius N. Bliss, Jr., Frederic C. Buswell.
WRITES.—Fire, Lighting, Automobile, Commissions, Hail, Marine (Inland and Ocean), Parcel Post, Profits, Registered Mail, Rents, Sprinkler Leakage, Tourists' Baggage, Use and Occupancy and Windstorm Insurance.
TERRITORY COVERED.—United States, Alaska, Hawaii, Canada, Mexico, Cuba.

HUMBOLDT FIRE INSURANCE COMPANY, 1310 Beaver avenue, Pittsburgh, Pa. Organized November, 1871.
OFFICERS.—Pres., A. H. Trimble; V. Pres. and Sec., Edward Heer; Supt. of Agencies, H. C. Cowpland; Asst. Sec., F. W. Schratz.
DIRECTORS.—E. Hoeveler, Edward Fried, James P. McKinney, August Langenheim, A. F. Schwerdt, Michael Kress, Geo. W. Crawford, Wm. A. Seiling, A. H. Trimble, Edward W. Gwinner, Edward Heer, W. H. Jacob, Jacob M. Loeb, M. W. Stoner, Dr J. B. Keaggy, Wm. E. Conroy.
PACIFIC COAST MANAGER.—Jas. T. Cobb, San Francisco, Cal.
WRITES.—Fire Insurance.
TERRITORY COVERED.—Penna., N. Y., Ill., Md., Ohio, N. J., Ind., D. of C., Mass., Conn., Wis., Mich., Col., Cal. and Tex.

IMPERIAL ASSURANCE COMPANY, 100 William street, New York, N. Y. Organized as the Pelican Assurance Company, March 7, 1890.
OFFICERS.—Pres., P. Beresford; V. Pres., Hart Darlington; Sec., H. Terhune.
DIRECTORS.—George Francis Crane, George A. Strong, Harry H. Treadwell, P. Beresford, Louis P. Bayard, A. D. Irving, Jr.; A. P. Whitehead, J. Hatton, W. Irving, L. P. Bayard, Jr.; H. Darlington, Pennington Whitehead, H. Terhune.
WRITES.—Fire, Sprinkler Leakage, Hail and Tornado Insurance.
TERRITORY COVERED.—Ariz., Cal., Colo., Conn., D. C., Fla., Idaho, Ill., Ind., Ia., Kan., Ky., Me., Md., Mass., Mich., Minn., Mo., Mont., Neb., N. H., N. J., N. Y., Nev., N. C., N. D., Ohio, Ore., Pa., R. I., S. D., Tex., Utah, Vt., Wash., W. Va., Wis.
The Imperial Assurance Company, of 100 William street, New York (with departments at Chicago and San Francisco), was incorporated under the New York laws on March 7, 1890, under the title of The Pelican Assurance Company, and it used that name until the adoption of the present one on October 16, 1914. It is under the control of the Phoenix Assurance Company, Ltd., of London. Business was begun May 1, 1899, with a capital of \$200,000 and a surplus of \$100,000. The severe losses entailed by the Baltimore conflagration necessitated the paying in of \$50,000 additional into the surplus by the stockholders, and in 1906 \$350,000 more was contributed from the same source. At the close of 1916 the capital stood at \$200,00 and the net surplus at \$300,267. The figures that follow not only show the standing of the Imperial, but supply a comparison of the results secured in 1915 and 1916: Admitted assets, December 31, 1916, \$959,530—December 31, 1915, \$858,654; amount at risk, close of 1916, \$91,350,968—close of 1915, \$84,438,939; net premium income, 1916, \$485,204—1915, \$474,148; gross income, 1916, \$516,788—1915, \$505,186; cash dividends, \$20,000 per annum for a number of years back; ratio of losses incurred to premiums in 1916, 49.6—in 1915, 49; ratio of management expenses to premiums in 1916, 37.9—in 1915, 41.2. The Imperial's Board of Directors is composed of men of well-known financial responsibility and of thorough insurance information; and the management is in the hands of underwriters of ability whose lives have been spent in the business. Under this control the strength and prestige of the Company has maintained a steady increase.

INDEPENDENCE INSURANCE COMPANY, 435 Walnut street, Philadelphia, Pa. Organized August 24, 1910.
OFFICERS.—Pres., Henry I. Brown; V. Pres., Everett U. Crosby; Sec.-Treas., Theodore E. Brown.
DIRECTORS.—Uberto C. Crosby, George H. May, Edward D. Toland, Edward F. Hensen, Marshall S. Morgan, William H. Woodin, Russell S. Hubbard, Roland L. Taylor.
TERRITORY COVERED.—Pa., N. Y., N. J., Ill., Mass.

INDUSTRIAL FIRE INSURANCE COMPANY, Akron, Ohio. Organized August 19, 1910.
OFFICERS.—Pres., F. R. Ormsby; V. Pres., J. S. Frelinghuysen; Sec., G. F. Hutchings; Treas., Joseph Winum.

Domestic Fire Ins. Cos. in the U. S.—(Continued)

DIRECTORS.—F. R. Ormsby, C. W. Seiberling, G. A. Rohner, John Rowley, C. A. Lay, J. A. Metz, Jr.; A. B. Squier, A. L. Sanfield, G. W. Vancleef, J. J. Kline, W. A. Ault, I. S. Myers, Joseph Wintum, J. S. Frelinghuysen, G. F. Hutchings.

WRITES.—Fire and Tornado Insurance.

TERRITORY COVERED.—Ohio, N. Y., N. J., Pa., Del., Ill., Wash., Cal., B. C. and Manitoba.

INSURANCE COMPANY OF NORTH AMERICA, Third and Walnut streets, Philadelphia, Pa. Organized 1792.

OFFICERS.—Pres., Benjamin Rush; V. Prests., John O. Platt, Sheldon, Catlin, Galloway C. Morris; Sec.-Treas., T. Houard Wright; Asst. Sec., John Kremer; Marine Sec., T. Leaming Smith.

DIRECTORS.—Edward H. Coates, John Story Jenks, Edward Hopkinson, George H. McFadden, William D. Winsor, Henry W. Biddle, C. Hartman Kuhn, Arthur E. Newbold, Charles Platt, 3d; Charles S. W. Packard, J. Percy Keating, Benjamin Rush, G. Colesberry Purves, Bayard Henry, John W. Pepper, Edward S. Buckley, Jr., William T. Elliott, William P. Gest, Thomas S. Gates, Wm. S. Godfrey.

NEW ENGLAND DEPARTMENT MANAGER.—Charles E. Parker.

SOUTHERN DEPARTMENT MANAGER.—Dan B. Harris.

WESTERN GENERAL AGENT.—Charles R. Tuttle.

PACIFIC COAST GENERAL AGENT.—J. C. Johnston.

CANADA GENERAL AGENTS.—Robert Hampson & Son, Ltd., Montreal.

WRITES.—Fire, Marine, Inland, Tourist, Automobile, Motor Boat, Parcel Post, Registered Mail, Rent, Tornado, Leasehold, Perpetual and Use and Occupancy Insurance.

TERRITORY COVERED.—United States and Canada.

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, 308-310 Walnut street, Philadelphia, Pa. Organized April 18, 1794.

OFFICERS.—Pres., Gustavus Remak, Jr.; V. Prests., Waite Bliven, H. W. Stephenson, J. Henry Scattergood; Sec.-Treas., John J. P. Rodgers; Asst. Sec., Samuel P. Rodgers.

DIRECTORS.—George Vaux, Jr., Gustavus Remak, Jr., Richard L. Austin, Charles Fearon, John M. Shrigley, Lawrence T. Paul, Joseph S. Frelinghuysen, J. Henry Scattergood, Percy H. Clark, C. E. Morgan, 3d; Laurens R. Bowden, Edward F. Beale, Waite Bliven, C. H. Krumbhaar, Jr.; W. W. Curtin.

WRITES.—Fire, Lightning, Tornado, Automobile, and Marine Insurance.

TERRITORY COVERED.—Me., N. H., Mass., Conn., R. I., N. Y., N. J., Penn., Del., Md., Va., D. C., Ga., Florida, La., Tex., Ohio, Mich., Wis., Ill., Ind., Iowa, Minn., Mo., Okla., Neb., Colo., Mont. Ore., Wash., Cal., S. D., W. Va., Ky., Tenn. and Canada.

INTERNATIONAL FIRE INSURANCE COMPANY, 3504 Gillon avenue, Dallas, Tex. Organized June 9, 1909.

OFFICERS.—Pres., George W. Jalonick; V. Prests., I. Jalonick, J. P. Crouch, A. F. Pillet; Sec., J. H. Hines; Asst. Sec., W. P. Anderson.

PACIFIC COAST DEPARTMENT MANAGERS.—Thos. Edwards and Chas. R. Watson, S. A.

DIRECTORS.—R. L. Heflin, J. S. Heard, J. P. Crouch, Edgar Flippen, R. A. Ferris, George W. Jalonick, I. Jalonick, A. F. Pillet, G. G. Wright, E. E. Whitney, S. R. Crawford, Ira T. Moore, J. B. Adoue.

WRITES.—Fire, Tornado, Hail, Lightning, Profits, Rents and Use and Occupancy Insurance.

TERRITORY COVERED.—Texas and California.

INTERNATIONAL INSURANCE COMPANY OF NEW YORK, New York, N. Y. Organized March, 1909.

OFFICERS.—Pres., Sumner Ballard; V. Pres., William Y. Wemple; Sec., Frits Kortenbeutel.

DIRECTORS.—Sumner Ballard, Ernst Behre, Carl L. Schurz, Rudolph Keppler, Franz F. Mutzenbecher, Hermann Mutzenbecher, Edmund Pavenstedt, William Schall, Jr., William Y. Wemple, William G. Willcox, Paul C. Schnitzler, Carl Muller, Frits Kortenbeutel.

WRITES.—Fire Reinsurance.

INTER-STATE FIRE INSURANCE COMPANY, 406 Dime Bank Bldg., Detroit, Mich. Organized 1913.

OFFICERS.—Pres., Calvin A. Palmer; First V. Pres. and Man. Undr., Sherwood D. Andrus; Second V. Pres., C. O. Davis; Secs., W. A. Eldridge, H. R. Vernor; Treas., Leo K. Hennes.

DIRECTORS.—C. O. Davis, J. H. Beckton, Jul. W. Berns, Dr. Roman Sadowski, G. T. Sands, Dr. W. A. Vance, Thomas Bennett, Charles Clarage, Dr. W. T. Dodge,

Domestic Fire Ins. Cos. in the U. S.—(Continued)

Charles W. Liken, W. E. Moss, John R. Santo, C. A. Palmer, S. D. Andrus, W. A. Eldridge, Leo K. Hennes, F. H. Aldrich, H. R. Vernor, W. W. Wright, B. F. Bushman.
WRITES.—Fire and Tornado Insurance.
TERRITORY COVERED.—Mich., Ind., Ohio, N. Y., N. H., Tenn., Colo., Miss., La., N. C., W. Va., Mont., Nev., Pa., Del., N. J.

IOWA MANUFACTURERS' FIRE INSURANCE COMPANY, Waterloo, Ia. Organized July 6, 1905.

OFFICERS.—Pres., W. W. Marsh; V. Prests., C. L. Kingsley, T. B. Carson, F. H. Keys; Sec., Hermann Miller; Treas., A. H. Holt; Man. Undr., Hermann Miller.
DIRECTORS.—W. W. Marsh, C. L. Kingsley, George E. Lichty, John T. Sullivan, Thomas B. Carson, F. H. Keys, N. Northey, Robert S. Sinclair, George N. Garrettsen, Henry Weis, J. E. Sedgwick, E. A. Headford, Robert Paterson, William Loudon, H. V. Myers, A. H. Holt, Robert Palmer, C. W. Mullan, Hermann Miller, D. Turney, J. C. Bauch.

WRITES.—Fire, Tornado, Plate Glass and Automobile Insurance.
TERRITORY COVERED.—Iowa.

IOWA NATIONAL FIRE INSURANCE COMPANY, 312 Hippee Bldg., Des Moines, Iowa. Organized 1915.

OFFICERS.—Pres., John L. Bleakley; V. Pres., Frank L. Miner; Treas., F. P. Flynn; Sec., C. M. Spencer; Supt. Agencies, H. P. Rosser; Mgr. Und., C. S. Vance.
DIRECTORS.—Above officers.
TERRITORY COVERED.—Iowa.

KNICKERBOCKER INSURANCE COMPANY OF NEW YORK, 3 South William street, New York, N. Y. Organized January 23, 1913.

OFFICERS.—Pres., Charles E. Peck; V. Prests., William G. Willcox and Raymond T. Marshall; Sec., A. Leroy Eustace.
DIRECTORS.—Chas. E. Peck, William G. Willcox, Raymond T. Marshall, A. Leroy Eustace, Percy S. Mallett, C. Douglas Franks, H. Nottingham Townsend, J. C. Shafer, Edmond B. Walker, Sydney G. Willcox, Robt. Van Iderstine, Victor R. Metz.

WRITES.—Fire and Inland Marine Insurance.
TERRITORY COVERED.—N. Y., N. J., Pa., Ohio, Ill. and Texas.

LAFAYETTE FIRE INSURANCE COMPANY, 2123 Magazine street, New Orleans, La. Organized 1869.

OFFICERS.—Pres., John X. Wegmann; V. Pres., Joseph Tranchina; Sec., Charles A. Gordon; Inspector, Charles J. Schopp.
DIRECTORS.—Joseph Baumann, Hy. P. Dart, George M. Faivre, Adam Gambel, F. W. Gras, W. H. Hoffmann, John W. Joachim, T. J. Kohl, Christian Miller, A. Regel, Louis Schuler, A. N. Skardon, R. Thuem, Joseph Tranchina, John X. Wegmann, Samuel Wilson, Jacob Young, John T. Holmes, Henry P. Pfeffer.

WRITES.—Fire and Tornado Insurance.
TERRITORY COVERED.—Louisiana.

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY OF NEW YORK, New York, N. Y. Organized 1897.

OFFICERS.—Pres., H. W. Eaton; Sec., G. W. Hoyt; Asst. Secs., J. B. Kremer, T. A. Weed.

DIRECTORS.—Henry W. Eaton, Wm. H. Wheelock, J. A. Stewart, Walter C. Hubbard, T. M. Brown, Edmund D. Randolph, A. G. Dent.

WRITES.—Fire, Inland Marine, Navigation, Tornado, and Sprinkler Leakage Insurance.

LUMBERMEN'S INSURANCE COMPANY, 427 Walnut street, Philadelphia, Pa. Organized June 2, 1873.

OFFICERS.—Pres., Oliver H. Hill; V. Pres., Isaac W. Roberts; Sec., Nathan J. Dunn; Asst. Sec., William Sattler.

DIRECTORS.—J. Gibson McIlvain, Edmund Webster, Geo. R. Packard, Herman Hoopes, David E. Williams, Oliver H. Hill, John Hay, Isaac W. Roberts, George J. Watson, Jay Gates, William A. Haines.

WESTERN DEPARTMENT MANAGERS.—Herrick & Auerbach, Chicago, Ill.
WRITES.—Fire Insurance.

TERRITORY COVERED.—N. Y., Pa., Ohio, Mich., Ill., Wis., Minn., Col., Minn.

MADISON INSURANCE COMPANY, Madison, Ind. Chartered 1831. Re-organized 1848.

OFFICERS.—Pres., J. W. Cornett; V. Pres., John B. Ross; Sec., J. K. Weyer.

Domestic Fire Ins. Cos. in the U. S.—(Continued)

DIRECTORS.—J. W. Cornett, W. L. Hill, H. W. Hargan, John B. Ross, J. K. Weyer.

TERRITORY COVERED.—Indiana.

WRITES.—Fire Insurance.

TERRITORY COVERED.—Indiana only.

MARQUETTE NATIONAL FIRE INSURANCE COMPANY, 175 West Jackson Boulevard, Chicago, Ill. Organized October 1, 1912.

OFFICERS.—Pres., Anthony Matre; V. Prests., Dr. Henry Reis, Napoleon Picard; Sec. Henry J. Woessner; Treas., A. W. Jaeger; Man. Undr., Henry J. Woessner.

DIRECTORS.—Anthony Matre, Henry J. Woessner, F. J. Matre, Dr. Felix Gaudin, Dr. Henry Reis, Adam W. Jaeger, George D. Landwehr, Napoleon Picard, Joseph Berning.

WRITES.—Fire and Tornado Insurance.

TERRITORY COVERED.—Ill., Minn., Wis., Mo., Ind., Ohio, Mich., and Pa.

MARYLAND MOTOR CAR INSURANCE COMPANY, Baltimore, Md. Incorporated January, 1910. Reincorporated December, 1912.

OFFICERS.—Pres., J. Purviance Bonsal; V. Prests., Charles B. Reeves, Wm. Whitridge; Sec., Charles B. Reeves; Asst. Secs., Mark E. Cadd, J. Alton Smith; Treas., Mark E. Cadd; Man. Undr., Geo. F. Fitzpatrick.

DIRECTORS.—John R. Bland, J. Purviance Bonsal, W. Graham Bowdoin, Jr.; Francis D. Buck, James C. Fenhagen, R. C. Hoffman, Jr.; W. Irvine Keyser, Charles E. Rieman, Charles B. Reeves, Jacob A. Ulman, Miles White, Jr.; William Whitridge.

WRITES.—Fire (Motor Car Insurance).

TERRITORY COVERED.—Cal., Colo., Del., D. C., Ill., Ind., Md., Mass., Mich., Mo., N. J., N. Y., Ohio, Ore., Penn., R. I., S. C., Tex., Va., Wash., W. Va., Wis.

MASSACHUSETTS FIRE AND MARINE INSURANCE COMPANY, 95 Water street, and 65 Kilby street, Boston, Mass. Organized March 3, 1910.

OFFICERS.—Pres., Everett C. Benton; V. Prests., James J. Storrow, W. B. Henderson, Guy A. Ham; Sec., Walter Adlard; Asst. Secs., John J. Downey, J. R. Benton; Treas., Frank E. Buxton; Man. Undr., Walter Adlard.

DIRECTORS.—Herbert Austin, Hugh Bancroft, Everett C. Benton, Edgar R. Champlin, Robert J. Dunkle, Wilnot R. Evans, Walter S. Glidden, Guy A. Ham, Walter B. Henderson, John T. Hosford, Roland O. Lamb, Edward Lanning, William A. McKenney, Edwin T. McKnight, Edward P. Ricker, Frank L. Ripley, Bernard J. Rothwell, Joseph B. Russell, William G. Shillaber, George E. Smith, James J. Storrow, A. W. Chesterton.

WRITES.—Fire, Marine, Automobile, Tourist, Parcel Post and Registered Mail Insurance.

TERRITORY COVERED.—Cal., Conn., Del., D. C., Ga., Ill., Ind., Ky., Me., Md., Mass., Mich., Minn., Mo., N. H., N. J., N. Y., N. C., Ohio, Ore., Pa., R. I., Wash., Vt., Wis.

MECHANICS AND TRADERS INSURANCE COMPANY, 144 Carondelet street, New Orleans, La. Organized October 15, 1869.

OFFICERS.—Pres., H. A. Smith; V. Prests., R. L. Emery, S. T. Maxwell; Secs., T. B. Norton, G. H. Tryon; Assist. Sec., F. D. Layton; Treas., R. L. Emery; Man. Undrs., R. L. Emery, T. B. Norton, G. H. Tryon, F. D. Layton, S. T. Maxwell.

DIRECTORS.—J. P. Baldwin, W. A. Kernaghan, Philip Werlein, R. L. Emery, John Grote, George K. Pratt, Hart D. Newman, W. B. Thompson, H. A. Smith, B. C. Casanas, S. T. Maxwell.

EASTERN DEPARTMENT.—H. A. Smith, President; S. T. Maxwell, V. Pres.; G. H. Tryon, Sec.; F. D. Layton, Asst. Sec. Hartford, Conn.

WESTERN BRANCH.—F. S. James, Gen. Agt.; G. H. Bell, Asst. Gen. Agt. Chicago, Ill.

SOUTHWESTERN BRANCH.—Trezevant & Cochran, Gen. Agts. Dallas, Texas.

PACIFIC BRANCH.—W. O. Wayman and C. A. Henry, Gen. Agts.; F. E. Stone and M. H. Thomson, Asst. Gen. Agts. San Francisco, Cal.

HOME OFFICE DEPARTMENT.—R. L. Emery, V. Pres.; T. B. Norton, Sec. New Orleans, La.

WRITES.—Fire, Hail, Lightning, Explosion, Tornado, River, Marine, Sprinkler Leakage, Automobile, Rent, Use and Occupancy Insurance.

TERRITORY COVERED.—Brit. Col. and all of the United States except Ala., Alaska, Ariz., Del., Ga., Idaho, Me., Mont., Nev., N. H., N. Mex., N. D., Ore., S. C., S. D., Vt., Va. and Wyo.

MECHANICS INSURANCE COMPANY OF PHILADELPHIA, 500-2 Walnut street, Philadelphia, Pa. Organized 1854.

Domestic Fire Ins. Cos. in the U. S.—(Continued)

OFFICERS.—Pres., Daniel H. Dunham; V. Prests., Neal Bassett, John Kay; Sec., John A. Snyder; Asst. Secs., John Kay, A. H. Hassinger; Treas., John Kay.

DIRECTORS.—Simon J. Martin, J. M. Campbell, John A. Duross, John A. Snyder, J. Howard Brown, W. V. McGrath, Daniel H. Dunham, Neal Bassett, M. C. Coyer, John Kay, James P. Dusenberry, D. A. Bowen, Archibald S. Reid, Percy Jackson, S. W. Baldwin, Edgar B. Ward, E. Luther Joy, James H. Glenn.

WESTERN DEPARTMENT. MANAGER.—Neal Bassett, Chicago, Ill.

WRITES.—Fire Insurance.

TERRITORY COVERED.—Fourteen States.

MERCANTILE INSURANCE COMPANY OF AMERICA, 76 William street, New York City. Organized 1897.

OFFICERS.—Pres., E. G. Richards; V. Prests., J. F. Hastings, C. R. Perkins, W. P. Young, W. S. Berdan; Sec., Robert Newbould; Asst. Sec., A. T. Billings.

DIRECTORS.—Adrian Iselin, Jr., A. D. Julliard, B. Aymar Sands, James Stillman, William Pierson Hamilton, Charles S. Brown, Hermann Sielcken, E. G. Richards, J. F. Hastings.

METROPOLITAN DEPARTMENT.—W. P. Young, V. Pres.

MIDDLE DEPARTMENT.—C. R. Perkins, V. Pres.

PACIFIC DEPARTMENT.—W. S. Berdan, V. Pres.

NEW ENGLAND AND SOUTHERN DEPARTMENTS.—W. S. Alley, Gen. Agt.

CENTRAL DEPARTMENT.—F. L. Stabler, Gen. Agt.

WESTERN DEPARTMENT.—C. E. Case, Gen. Agt.

IMPROVED RISKS DEPARTMENT.—G. P. Davis, Gen. Agt.

WRITES.—Fire, Tornado, Automobile, Ocean Marine, Explosion and Sprinkler Leakage Insurance.

TERRITORY COVERED.—Colo., Conn., D. C., Ill., Ind., Iowa, Ky., La., Me., Md., Mass., Mich., Minn., Mo., Neb., N. H., N. J., N. Y., N. C., Ohio, Pa., R. I., Texas, Cal., Ore., Tenn., Wash., W. Va., Kan., Okla., Idaho, Mont. and Wis.

MERCHANTS FIRE INSURANCE COMPANY, 1 Liberty street, New York, N. Y. Organized 1910.

OFFICERS.—Pres., Edward L. Ballard; Sec., Alden C. Noble; Asst. Sec., William B. Carter.

DIRECTORS.—Edward L. Ballard, Charles W. Ballard, John G. Luke, Edgar L. Marston, Stephen C. Millett, Samuel T. Morgan, John D. Rockefeller, Jr., Alexander V. Roe, Hubert E. Rogers, Frederick M. Hilton, Alden C. Noble, Bertram Cutler, Finley J. Shepard.

WRITES.—Fire Insurance.

MERCHANTS FIRE INSURANCE COMPANY, 627-634 Gas and Electric Bldg., Denver, Colo. Organized July 1, 1907.

OFFICERS.—Pres., W. J. Galligan; V. Pres., C. M. Schenck; Sec. and Mgr., J. R. Gardner; Treas., D. A. Holaday.

DIRECTORS.—J. M. B. Petriken, C. F. Best, A. H. Barth, Charles Recker, H. C. Gardner, Alfred Wild, C. M. Schenck, W. J. Galligan, J. R. Gardner.

WRITES.—Fire Insurance.

TERRITORY COVERED.—Cal., Colo., Idaho, Ill., Mass., Mich., Mont., N. J., N. Y., Ohio, Penn., Wash.

MERCHANTS' FIRE INSURANCE COMPANY, 25 Broad street, Bangor, Maine. Organized 1885.

OFFICERS.—Pres., William B. Snow; Sec., H. S. Stewart; Treas. and Man. Undr., William B. Snow.

DIRECTORS.—H. P. Sargent, Fred B. Cutler, Arthur Chapin, William B. Snow, Horace A. Stone, A. H. Babcock, Albert G. Dole, James F. Singleton, W. S. Higgins.

WRITES.—Marine Insurance only.

MERCHANTS NATIONAL FIRE INSURANCE COMPANY, 29 South La Salle street, Chicago, Ill. Organized 1915.

OFFICERS.—Pres., Archibald A. McKinley; V. Pres., D. J. Davidson; Sec.-Treas., Henry C. Jones; Man. Undr., I. W. Rockey; Pur. Agt. at head office, I. W. Rockey.

DIRECTORS.—Roy A. Johnston, T. M. Purtell, O. G. Chesley, F. M. Davidson, W. A. Righter, Theo. Sitter, A. McIntosh, W. A. Olson, O. O. Koabal, Henry C. Jones, D. J. Davidson, Archibald A. McKinley.

WRITES.—Tornado and Automobile Insurance.

TERRITORY COVERED.—Ill., Mich. and Wis.

METROPOLITAN FIRE INSURANCE COMPANY, 175 W. Jackson Boulevard, Chicago, Ill. Organized October 22, 1902.

Domestic Fire Ins. Cos. in the U. S.—(Continued)

OFFICERS.—Pres., Thomas F. Keeley; V. Pres., Frank A. Naghten; Sec., George Essig; Treas., William J. Kerwin; Supt. of Agencies, George Essig; Man. Undr., John Naghten & Co.

DIRECTORS.—Thomas F. Keeley, F. A. Naghten, George Essig, Edward Cluff, James I. Naghten, W. G. Lloyd, Eugene M. Keeley, S. S. Burke, W. J. Kerwin.

WRITES.—Fire Insurance.

TERRITORY COVERED.—Illinois.

METROPOLITAN FIRE INSURANCE COMPANY, Louisville, Ky. (organizing).

OFFICERS.—Pres., G. W. Long; V. Prests., W. L. Hazelip, O. H. Skiles, S. R. Glenn; Sec. and Treas., E. G. Morgan.

MICHIGAN COMMERCIAL INSURANCE COMPANY, Capitol National Annex, Lansing, Mich. Organized December 7, 1904.

OFFICERS.—Pres., F. D. Bennett; V. Prests., A. D. Baker, E. F. Cooley; Sec., Treas., B. L. Hewett; Asst. Sec., Ralph Rawlings.

DIRECTORS.—E. F. Cooley, A. D. Baker, Robert Henkel, B. L. Hewett, W. B. Parsons, W. A. Baumann, John A. Kelly, F. L. Colby, H. E. Hooker, S. J. Titus, F. D. Bennett.

PACIFIC COAST DEPARTMENT.—Geo. W. Brooks, San Francisco, Cal., Gen. Agt. **WRITES.**—Fire, Tornado, Automobile, Tourist Baggage, Hail and Parcel Post Insurance.

TERRITORY COVERED.—Ariz., Cal., Conn., Hawaii, Ill., Ind., Kans., Ky., Mass., Mich., Minn., Mo., Mont., Neb., N. J., N. Y., N. D., Ohio, Okla., Ore., Pa., R. I., S. D., Tenn., Wash., W. Va., Wis., Utah, Nev.

MICHIGAN FIRE AND MARINE INSURANCE COMPANY, Penobscot Bldg., Detroit, Mich. Organized May 12, 1880.

OFFICERS.—Pres., D. M. Ferry, Jr.; V. Pres., E. J. Booth; Sec., H. E. Everett; Asst. Sec., E. P. Webb; Treas., F. A. Schulte; Man. Undr., E. J. Booth.

DIRECTORS.—Geo. H. Barbour, Dr. J. B. Book, E. J. Booth, Lem W. Bowen, Charles B. Calvert, James Cravens, Clinton Goodloe Edgar, H. E. Everett, D. M. Ferry, Jr., F. J. Hecker, William R. Hees, Carl A. Henry, Chas. C. Jenks, R. P. Joy, Geo. E. Lawson, Walter C. Mack, Philip H. McMillan, William H. Murphy, Chas. L. Palms, F. A. Schulte, James D. Standish, Charles Stinchfield, J. W. Thompson, H. Kirke White, David C. Whitney, M. B. Whittlesey, C. M. Wilkinson.

EASTERN DEPARTMENT MANAGERS.—Simpson, Campbell & Co.

SOUTHERN DEPARTMENT MANAGERS.—Cravens & Cag.

PACIFIC COAST DEPARTMENT MANAGERS.—C. A. Henry & Co.

TERRITORY COVERED.—Mich., Ill., Ind., Minn., Wis., Ohio, Pa., Md., Mo., Ky., Tenn., Colo., N. Y., N. J., Mass., Conn., Me., N. H., Vt., R. I., Tex., La., Cal., Ariz., Mont., Nev., Idaho, Wash., Wyo., British Col., Kans.

MILLERS NATIONAL INSURANCE COMPANY, Chicago, Ill.

(Stock and Mutual Plan. See Mutual List for Officers.)

MILWAUKEE MECHANICS' INSURANCE COMPANY, First National Bank Bldg., Milwaukee, Wis. Organized February 15, 1852.

OFFICERS.—Pres., William L. Jones; V. Prests., Charles H. Yunker and G. W. Grossenbach; Sec., Oscar Griebling; Asst. Sec., Emil Teich; Treas., Charles H. Yunker.

DIRECTORS.—Fred Vogel, Jr., Gustav Pabst, Ferdinand Meinecke, William L. Jones, Otto H. Falk, Hy. J. Nunnemacher, Dr. Joseph Schneider, Oliver C. Fuller, W. C. Quarles, William Finger, G. W. Grossenbach, H. A. J. Upham, Charles F. Pfister, Fred T. Goll, Charles G. Stern, Charles H. Yunker, George C. Swallow, Arthur A. Muakwitz.

WRITES.—Fire, Lightning, Tornado, Hail, Explosion, Marine, Sprinkler Leakage, Automobile Insurance (including Transportation, Theft and Collision).

TERRITORY COVERED.—Ala., Ark., Ariz., Colo., Conn., D. C., Fla., Ga., Idaho, Ill., Indiana, Ia., Kan., Ky., La., Md., Mass., Mich., Minn., Mo., Mont., Neb., N. H., N. J., N. M., N. Y., N. C., N. D., Ohio, Okla., Ore., Pa., R. I., S. C., S. D., Tenn., Tex., Utah, Vt., Va., Wash., W. Va., Wis., Wyo.

MINNEAPOLIS FIRE AND MARINE INSURANCE COMPANY, McKnight Bldg., Minneapolis, Minn. Organized July 1, 1902.

OFFICERS.—Pres., F. C. Van Dusen; V. Prests., J. D. McMillan and Alfred Stinson; Sec., Walter C. Leach; Asst. Sec., F. M. Merigold; Treas., J. R. Marfield.

DIRECTORS.—F. C. Van Dusen, J. D. McMillan, P. L. Howe, C. W. Sexton, A. Stinson, W. C. Leach, George C. Bagley, C. A. Brown, J. R. Marfield, Henry F. Douglas.

WRITES.—Fire, Lightning, Hail, Sprinkler Leakage and Tornado Insurance.

Domestic Fire Ins. Cos. in the U. S.—(Continued)

TERRITORY COVERED.—Colo., Ill., Iowa, Mass., Mich., Minn., Mont., Neb., N. J., N. Y., N. D., Ohio, Penn., S. D., Wis., Cal., Ore. Wash., Kan., Okla., Md., Mo. and British Columbia.

MINNESOTA FIRE INSURANCE COMPANY, Chatfield, Minn. Organized July 15, 1909.

OFFICERS.—Pres., Joseph Underleak; V. Pres., Chas. L. Thurber; Sec., S. E. Bibbins; Treas., F. G. Stoudt.

DIRECTORS.—Joseph Underleak, R. A. Johnson, S. E. Bibbins, F. G. Stoudt, L. D. Harkins, F. L. Tesca, D. B. Franklin, S. Maddock and C. L. Thurber.

WRITES.—Fire and Tornado Insurance.

TERRITORY COVERED.—Minn., N. D. and S. D.

MONTANA FIRE INSURANCE COMPANY, 411 Daly Bank Bldg., Butte, Mont. Organized January 23, 1911.

OFFICERS.—Pres., W. R. Allen; V. Prests, David Hilger, Edward Hickey, W. Lee Mains, T. J. Bennetts, R. W. Nicol; Sec., C. M. McCoy; Treas., E. E. Esselstyn; Man. Undr., C. M. McCoy.

DIRECTORS.—W. R. Allen, E. E. Esselstyn, John G. Brown, W. Lee Mains, T. J. Nemy, George A. Loasby, David Hilger, H. Clay Groff, Wm. Lindsay, H. B. Wiley, T. J. Bennetts, C. M. McCoy, W. H. Sales.

WRITES.—Fire Insurance.

TERRITORY COVERED.—Montana.

NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY, 120-122 West Ohio street, Pittsburgh, Pa. Organized December 28, 1910.

OFFICERS.—Pres., Samuel McKnight; V. Prests., Charles F. Stifel, J. C. Porter; Sec., H. M. Schmitt; Asst. Secs., Thomas A. Hathaway, A. C. Ross, S. J. Cross; Supt. of Agencies and Purchasing Agent, Thomas A. Hathaway; Man. Undr., H. M. Schmitt.

DIRECTORS.—Samuel McKnight, Charles F. Stifel, Joseph C. Porter, John Thompson, A. H. Lauman, P. T. McCance, August Loch, R. J. Graham, R. V. Pitcairn, Thomas C. Pitcairn, H. B. Ingham, James B. Jones, R. C. Tannehill, Jr., H. M. Schmitt, John Ommert.

WRITES.—Fire, Tornado and Automobile Insurance.

TERRITORY COVERED.—Cal., Colo., Conn., Fla., Ga., Ill., Ind., Ia., Kans., La., Md., Mass., Mich., Minn., Mo., Mont., Neb., N. J., N. Y., Ohio, Ore., Penna., S. C., Tenn., Tex., Utah, Wash., Wis. and Canada.

NATIONAL EXCHANGE INSURANCE AND TRUST COMPANY, 421½ Austin street, Waco, Tex. Organized March 16, 1912.

OFFICERS.—Pres., Chas. A. Weathered; V. Prests., Jas. B. Baker, D. P. Moore, Geo. W. Cole, Jr.; Sec., Nat. S. Smith; Treas., W. H. McCullough; Purchasing Agt. at Head Office, Nat. S. Smith.

DIRECTORS.—Chas. A. Weathered, W. H. McCullough, R. E. Threadgill, Nat. S. Smith.

WRITES.—Company doing only a General Loan and Title Guaranty business. Will not write Fire Insurance until Capital and Surplus reaches \$1,000,000.

TERRITORY COVERED.—Texas.

NATIONAL FIRE AND MARINE INSURANCE COMPANY, 111 Broad street, Elizabeth, N. J. Organized August, 1865.

OFFICERS.—Pres., Hilary R. Chambers; V. Pres., John M. Whelan; Sec.-Treas. and Supt. of Agencies, H. C. Trowbridge; Man. Undr., Hilary R. Chambers.

DIRECTORS.—H. R. Chambers, F. F. Glasby, J. S. Frelinghuysen, R. T. Parrott, P. K. Brown, W. H. Kellner, H. C. Trowbridge, J. W. Whelan, J. F. Spinning, M. M. Crane, R. S. Williams, A. R. Pierson, Henry W. Crane, E. C. Jameson, C. C. Coleman, Russell W. Lewis, Arthur D. Chambers, Foster M. Voorhees.

WRITES.—Fire and Marine Insurance.

TERRITORY COVERED.—New Jersey.

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD, 95 Pearl street, Hartford, Conn. Organized November 27, 1871.

OFFICERS.—Pres., H. A. Smith; Sec., G. H. Tryon; Asst. Secs., F. D. Layton, S. T. Maxwell; Treas., F. B. Seymour; Man. Undr., H. A. Smith.

DIRECTORS.—James Nichols, John R. Buck, Francis T. Maxwell, Charles H. Briscoe, Ralph H. Ensign, L. A. Barbour, Fred. S. James, Charles Cheney, H. A. Smith, George H. Burt, Fred. F. Small, E. Y. Judd.

SOUTHERN DEPARTMENT GENERAL AGENT.—Edwin G. Siebels (Colonial Underwriters).

Domestic Fire Ins. Cos. in the U. S.—(Continued)

WESTERN DEPARTMENT GENERAL AGENT.—Fred S. James; Asst. Gen. Agt., George H. Bell.

PACIFIC COAST DEPARTMENT GENERAL AGENTS.—Willard O. Wayman and Carl A. Henry; Asst. Gen. Agts., Frank E. Stone and Maxwell H. Thomson.

GULF DEPARTMENT GENERAL AGENTS.—Emery & Norton.

SOUTHWESTERN DEPARTMENT GENERAL AGENTS.—Colonial and Mechanics and Traders, Trevezant & Cochran.

ONTARIO GENERAL AGENTS.—Smith, McKenzie & Hall.

WEST VIRGINIA.—Alfred Paull & Son, Wheeling.

FLORIDA.—H. C. Hare & Co., Jacksonville.

MARITIME DEPARTMENT GENERAL AGENTS.—Douglas Rogers Co., Ltd., Amherst, N. S.; Overseas Underwriting Agency, Inc., 16-22 William street, New York City; Prindville & Co., Insurance Exchange Bldg., Chicago, Ill.; Cuba—J. F. Berndes & Co., 33 Cuba street, Havana, Cuba.

WRITES.—Fire, Marine, Motor Vehicles, Tourists' Baggage, Sprinkler Leakage, Explosion, Windstorm, Tornado and Hail Insurance.

TERRITORY COVERED.—United States, Cuba and Canada.

NATIONAL SECURITY FIRE INSURANCE COMPANY, 1406 Farnam street, Omaha, Neb. Licensed June 14, 1915.

OFFICERS.—Pres., Walter A. George; V. Pres., E. E. Howell, C. H. Clancy; Man. Undr., C. H. Clancy; Sec., O. A. Danielson; Treas., F. J. Zeman.

DIRECTORS.—Walter A. George, E. E. Howell, F. J. Zeman, W. H. Reynolds, A. H. Rume, F. A. Good, J. G. Hohl, Nicholas Ress, E. E. Good, W. A. Greenwald, Jacob Severin, F. J. Svoboda, Charles H. Clancy, Chester H. Aldrich, O. A. Danielson.

WRITES.—Fire, Tornado and Automobile Insurance.

TERRITORY COVERED.—Nebraska.

NATIONAL LUMBER INSURANCE COMPANY, 806 Fidelity Bldg., Buffalo, N. Y. Organized November 15, 1905.

OFFICERS.—Pres., M. S. Tremaine; V. Pres., Carlton M. Smith; Sec., William P. Haines; Treas., Carlton M. Smith.

DIRECTORS.—V. W. Curtis, B. F. Jackson, J. F. Middledith, William P. Haines, C. J. Hamlin, William L. Marcy, H. C. Mills, G. B. Montgomery, M. E. Preisch, M. S. Tremaine, A. B. Pimm, M. F. Murphy, C. M. Smith.

TERRITORY COVERED.—Cal., Ill., Ind., Mass., Mich., Minn., N. J., N. Y., Ohio, Pa., Wis.

NATIONAL TRADES FIRE INSURANCE COMPANY, 322 South Michigan Ave., Chicago, Ill. Organized 1906.

OFFICERS.—Pres., W. H. Rehm; V. Pres., Rudolph Brand; Sec., E. Graham Rhoads.

DIRECTORS.—E. A. Faust, George Reisch, Charles E. Succop, Otto Kubin, N. W. Kendall, E. F. Meyer, William A. Birk, Carl J. Hoster, Edward Lansberg, Rudolph Brand, E. Graham Rhoads, Peter S. Thuerer, Henry Gund, William H. Rehm, Gustave W. Lembeck, Chas. Hasterlik, C. H. Henning.

TERRITORY COVERED.—Conn., Ill., Mich., Ind., Minn., Mo., N. J., N. Y., Ohio, Pa., Wash., Wis.

NATIONAL UNION FIRE INSURANCE COMPANY, Sixth avenue and Smith-field street, Pittsburgh, Pa. Organized February 14, 1901.

OFFICERS.—Pres., E. E. Cole; V. Pres., A. W. Mellon; Sec. and Man. Undr., William G. Armstrong; Asst. Secs., R. M. Nevins, Nelson Reid; Treas., A. W. McEl-downey; Asst. Treas., C. A. Tyler.

DIRECTORS.—J. Stuart Brown, H. Buhl, Jr., E. E. Cole, John Farrell, James B. Haines, Jr.; George Z. Hosack, B. F. Jones, Jr.; James H. Lockhart, H. C. McEl-downey, A. W. Mellon, George T. Oliver, David B. Oliver, H. K. Porter, Alexander C. Robinson, William B. Schiller, Jos. H. Holmes, Edward A. Woods, Chas. W. Dahlinger, Louis C. Sands, Edwin W. Smith.

WRITES.—Fire, Lightning, Tornado, Hail, Explosion, Sprinkler Leakage Insurance.

TERRITORY COVERED.—All the United States, except Vt., Del., Miss., Ariz., Nev.; also write in Hawaii, Alaska and Canadian Provinces of B. C., Sask., Alberta, Mont., Ont., Quebec, N. B. and N. S.

NATIONAL UNION FIRE INSURANCE COMPANY, Washington, D. C. Or-ganized 1865.

OFFICERS.—Pres., Albert F. Fox; V. Pres., Charles B. Bailey; Sec., P. F. Larnier.

TERRITORY COVERED.—District of Columbia only.

Domestic Fire Ins. Cos. in the U. S.—(Continued)

NEVADA FIRE INSURANCE COMPANY, Reno, Nev. Organized March 1, 1914.

OFFICERS.—Pres., W. C. Pitt; V. Pres., C. E. Mack; Sec.-Treas., Robert Carlson.
DIRECTORS.—G. M. Anderson, I. E. Bailey, P. Buol, R. Carlson, W. F. Dressler, C. Gulling, C. M. Hennings, A. D. Hudspeth, J. J. Hylton, C. E. Mack, W. S. McPherson, M. W. Malloy, G. P. Merrill, W. C. Pitt, G. Sanford, G. W. Steiner, F. O. Stickney.
WRITES.—Fire Insurance.
TERRITORY COVERED.—Nevada.

NEWARK FIRE INSURANCE COMPANY, 41 Clinton street, Newark, N. J. Organized May 14, 1810.

OFFICERS.—Pres., Edgar J. Haynes; V. Pres., George F. Reeve; Treas., Thomas D. Richardson; Sec., Thomas L. Farquhar; Supt. of Agencies, James G. Maconachy.

DIRECTORS.—J. H. Bacheller, Joseph M. Byrne, Franklin Conklin, Winton C. Garrison, Herbert P. Gleason, Edgar J. Haynes, James S. Higbie, Uzal H. McCarter, Walter S. Nichols, Merritt G. Perkins, George F. Reeve, Joseph M. Riker, Alfred F. Skinner, Joseph Ward, Jr.

EASTERN AND SOUTHERN DEPARTMENTS MANAGER.—Thomas L. Farquhar.

WESTERN DEPARTMENT MANAGER.—James G. Maconachy.

PACIFIC COAST DEPARTMENT MANAGER.—George W. Dornin.

WRITES.—Fire, Tornado and Automobile Insurance.

TERRITORY COVERED.—Alaska, Ariz., Brit. Col., Cal., Colo., Conn., Del., D. C., Fla., Idaho, Ill., Ind., Iowa, Me., Md., Mass., Mich., Minn., Mo., Mont., Neb., Nev., N. H., N. J., N. Y., N. C., Ohio, Ore., Penna., R. I., Utah, Va., Wash., W. Va., Wis., Wyo.

The Newark Fire is the oldest fire insurance company in New Jersey. The original capital was \$250,000, which received increases, as did the surplus, from time to time, making these items at present: Capital, \$500,000; net surplus, \$406,788. The Company has done a conservative business, exercising prudence in its acceptance of risks and commendable economy in conducting operations. Its average loss ratio has been low and its loss-paying record is of the best. The Newark Fire Underwriters policies are guaranteed by this Company. The scale of its transactions and financial strength is indicated in the following figures for 1916, which, when compared with those of 1915, as here given, serve to show the sure and substantial progress the Company is making: Admitted assets at the close of 1916 totaled \$2,270,309—at the close of 1915 they stood at \$2,153,768; reinsurance reserve, 1916, \$1,131,091—1915, \$1,043,690; net surplus, 1916, \$406,788—1915, \$431,616; net premium income, 1916, \$1,353,101—1915, \$1,192,912; total income, 1916, \$1,447,360—1915, \$1,304,783. Of the Board of Directors it should be said that it is representative of some of New Jersey's most important financial and business interests; and of the management that it is composed throughout of underwriters of long experience and proven skill. President Edgar J. Haynes has been in fire insurance since he was sixteen years old, beginning at that age with the Phenix of Brooklyn. He saw extensive special agency service with both the Phenix and the Springfield Fire & Marine. In 1910 he was elected to the presidency of the Newark. He has been active in association work as well, and has been honored with the presidency of the New York State Association of Supervising and Adjusting Agents, and of the Underwriters' Association of the Middle Department, and is the secretary of the National Board of Fire Underwriters. It is thus seen that the Newark Fire is in safe and accomplished hands.

NEW BRUNSWICK FIRE INSURANCE COMPANY, 40 Paterson Street, New Brunswick, N. J. Organized December 27, 1826.

OFFICERS.—Pres., George A. Viehmann; V. Pres., Chas. D. Ross, D. L. Morrison; Sec., Charles D. Ross; Asst. Secs., Gresham Ennis, I. D. Clark; Treas., E. B. Wycoff.

DIRECTORS.—Henry C. Brummel, Theo. F. Hicks, Wm. B. Lloyd, D. L. Morrison, J. L. Parsons, W. L. Perrin, Chas. D. Ross, Geo. A. Viehmann, E. B. Wycoff.

WRITES.—Fire, Marine, Sprinkler Leakage and Tornado Insurance.

TERRITORY COVERED.—Ala., Cal., Colo., Conn., Fla., Ga., Idaho, Ill., Ind., Iowa, Ky., La., Md., Mass., Mich., Minn., Mo., Mont., Neb., N. J., N. Y., Ohio, Ore., Pa., S. C., Tenn., Tex., Utah, Va., Wash., Wis.

NEW HAMPSHIRE FIRE INSURANCE COMPANY, 156 Hanover street, Manchester, N. H. Organized July, 1869.

OFFICERS.—Pres., Frank W. Sargent; V. Pres., Walter M. Parker; Secs., Frank E. Martin, Lewis W. Crockett, William B. Burpee; Asst. Sec., George A. French; Treas., N. P. Hunt.

DIRECTORS.—Nathan P. Hunt, Walter M. Parker, Alfred Quimby, Frederic A. Faulkner, Herman F. Straw, Frank P. Carpenter, Henry E. Burnham, Roger G. Sullivan, Frank W. Sargent, Thomas R. Varick, Warren Brown, William H. Cadwell, Arthur M. Heard, Harris M. Shaw, Benjamin A. Kimball, Orton B. Brown, Samuel K. Bell,

Domestic Fire Ins. Cos. in the U. S.—(Continued)

George P. Crafts, William F. Richard, John A. Fisher, George W. Fowler, Aretas B. Carpenter, Horatio Colony, Arthur W. Howison.

PACIFIC COAST MANAGERS.—Curtis & Bailey, San Francisco.

WRITES.—Fire, Sprinkler Leakage, Hail, Lightning, Explosion and Tornado Insurance.

TERRITORY COVERED.—Ala., Ariz., Ark., Cal., Colo., Conn., D. C., Del., Fla., Ga., Ill., Ind., Ia., Kans., Ky., La., Me., Mass., Md., Mich., Minn., Mo., Miss., Mont., N. H., N. J., N. Y., Neb., N. C., N. D., Ohio, Okla., Ore., Pa., R. I., S. D., Tex., Utah, Vt., Va., Wash., W. Va., Wis., Wyo., Tenn.

NEW JERSEY FIRE INSURANCE COMPANY, 40 Clinton street, Newark, N. J. Organized December 21, 1910.

OFFICERS.—Pres., George A. Viehmann; V. Pres., Albert E. Hartcorn; Sec., Gresham Ennis; Asst. Sec., F. L. Brokaw; Treas., F. L. Brokaw.

DIRECTORS.—E. E. Sargeant, Charles L. Auger, R. V. Adams, J. A. Forster, George A. Gaston, G. T. Hatt, J. R. Mueller, C. P. Stewart, Geo. A. Viehmann, Edwin B. Goodell, Albert E. Hartcorn, Thomas J. Hillery, Frank Jennings, Rudolph F. Rabe, George N. Seger.

WESTERN DEPARTMENT MANAGER.—H. H. Ingalls.

PACIFIC COAST MANAGER.—W. W. Alverson.

WRITES.—Fire, Tornado and Inland Marine Insurance, Sprinkler Leakage, Explosion.

TERRITORY COVERED.—Ala., Brit. Col., Cal., Conn., Fla., Ga., Ill., Ind., Iowa, La., Mich., Md., N. Y., N. J., Ohio, Ore., Penna., S. C., Texas, Utah, Wash., Wis., Idaho, Ky., Mass., Minn., Mont., Nev., Neb., Tenn.

NEW SOUTH FIRE INSURANCE COMPANY, Bamberg, S. C., Organized 1916.

OFFICERS.—Pres., H. W. Graham; V. Pres., C. F. Rizer; Sec., W. D. Coleman; Treas., J. E. Newsome.

NIAGARA FIRE INSURANCE COMPANY, 25 Liberty street, New York, Organized July, 1850.

OFFICERS.—Pres., Otho E. Lane; V. Pres., B. M. Culver; Secs., Charles A. Lung, Wilbur C. Smith.

DIRECTORS.—J. Herbert Johnston, Robert W. de Forest, Otto T. Bannard, Henry W. de Forest, J. Warren Greene, Harold Herrick, Henry E. Coe, George C. Howe, William B. Boulton, George W. Dewey, Thomas Williams, Johnston de Forest, Ethelbert I. Low, Charles Laue, Otho E. Lane.

EASTERN DEPARTMENT MANAGER.—C. H. Rice.

PACIFIC COAST DEPARTMENT MANAGER.—Edwin Parrish.

WRITES.—Fire, Marine, Automobile, Sprinkler Leakage, Earthquake and Tornado Insurance.

TERRITORY COVERED.—United States and Canada.

NORTH BRANCH FIRE INSURANCE COMPANY, 440 Market street, Sunbury, Pa. Organized April 29, 1911.

OFFICERS.—Pres., W. H. Lyons; V. Pres., J. G. Sell; Sec., Amos Bloom; Treas., William A. Shipman; Man. Undr., John G. Sell.

DIRECTORS.—W. H. Lyons, J. H. Lenker, Amos Bloom, W. A. Shipman, J. G. Sell, D. N. App, I. E. Boust, Theo. A. Boak, E. E. Clarke, G. E. Deppen, Mahen Dyer, D. J. Ferguson, P. H. Fuhrmann, M. E. Grove, F. A. Hayes, A. P. Hull, H. L. Jones, G. E. Leshner, W. H. Loy, D. C. Lyons, C. S. Miller, A. Moeschlin, W. H. Nicely, E. V. Nicely, A. W. Pontius, W. A. Riland, C. P. Rinehart, Isaac Rockefeller, O. P. Rockefeller, A. G. Rothermal, J. W. Sampsell, J. J. Sankey, C. C. Seebold, D. H. Snyder, Jos. Wilhour, Jos. Wyatt, O. P. Rickefeller, G. P. Mertz, W. W. Gulick, J. D. Greybill, J. D. Ellis.

WRITES.—Fire Insurance.

TERRITORY COVERED.—N. H., Mass., N. Y., N. J., Pa., Ohio, Tenn., Mich., Colo., W. Va., Nev.

NORTH CAROLINA HOME INSURANCE COMPANY, Cor. Martin and Wilmington streets, Raleigh, N. C. Organized 1868.

OFFICERS.—Pres., Alexander Webb; V. Pres., John F. Bruton; Sec., George P. Folk.

DIRECTORS.—William N. Kremer, C. G. Smith, Geo. P. Folk, E. M. Cragin, Thomas Barber, Walker Taylor, E. B. Dewey, H. E. Litchford, E. C. Duncan, B. S. Jernan, John F. Bruton, Alexander Webb, Jesse E. White, Charles F. Hard.

WRITES.—Fire Insurance.

TERRITORY COVERED.—N. C., Va. and N. Y.

Domestic Fire Ins. Cos. in the U. S.—(Continued)

NORTHERN FIRE AND MARINE INSURANCE COMPANY, Grand Forks, N. Dak. Organized 1911.

OFFICERS.—Pres., C. K. Bradley; V. Pres., Alexander Mitchel; Sec., H. H. Hand; Treas., Carl Fischer.

DIRECTORS.—Everett A. Baker, C. K. Bradley, Ben Burt, W. S. Dryden, George Else, Carl Fischer, H. H. Hand, Alex. Mitchel, Thomas Taylor, Peter J. Wibe.

WRITES.—Fire, Tornado, Automobile and Hail Insurance.

TERRITORY COVERED.—North Dakota only.

NORTHERN INSURANCE COMPANY OF NEW YORK, No. 1 Liberty street, New York. Organized October 22, 1897.

OFFICERS.—Pres., William Mason; Sec., James Marshall; Gen. Mgrs., Willard S. Brown & Co.

DIRECTORS.—William A. Street, Arthur A. Fowler, William Mason, James Marshall, Eberhard Faber, William Brewster, John E. Berwind, Joseph P. Grace, Willard S. Brown, Louis J. Pooler, Howard C. Brokaw, Robert Mallory, Shepard G. Schermerhorn.

WRITES.—Fire Insurance.

TERRITORY COVERED.—Ala., Ariz., Cal., Colo., Conn., Fla., Ga., Hawaii, Idaho, Ill., Ind., La., Md., Mass., Mich., Minn., Mo., Mont., N. J., N. Y., Ohio, Ore., Penn., R. I., Utah, Wash., Wis.

NORTH RIVER INSURANCE COMPANY, 95 William street, New York City, N. Y. Organized February 6, 1822.

OFFICERS.—Pres., F. H. Crum; V. Prests., J. A. Forster, J. Lester Parsons, R. O. Haubold; Sec., D. G. Wakeman; Asst. Secs., J. H. Ackerman, C. J. Voorhis; Gen. Agt., J. Lester Parsons.

DIRECTORS.—William P. Douglas, John Mason Knox, David M. Morrison, William M. V. Hoffman, Frederick H. Crum, James Turner, Jonathan B. Currey, Isaac L. Allen, J. Lester Parsons, Vincent S. Mulford, Charles M. Wolcott, William Harkness, Rudolph O. Haubold, Andrew B. Newcombe, Albert A. Smith, Inglis Stuart, Robert D. Andrews, John A. Forster, Waldo Hutchins, Louis F. Ballard, William J. Fisher, Harrie T. Hull, James Ackerman, George R. Branson, Edgar H. Lee, John F. Smith, David G. Wakeman.

EASTERN DEPARTMENT MANAGER.—B. C. Scudder.

SOUTHERN DEPARTMENT MANAGER.—Geo. Z. Day.

WESTERN DEPARTMENT MANAGER.—Fred M. Gund, Freeport, Ill.

PACIFIC COAST DEPARTMENT MANAGER.—W. W. Alverson, San Francisco Cal.

WRITES.—Fire, Tornado, Automobile, Sprinkler Leakage, Explosion and Marine Insurance.

TERRITORY COVERED.—Ala., Cal., Col., Conn., D. C., Fla., Ga., Idaho, Ill., Ind., Iowa, Ky., La., Md., Mass., Mich., Minn., Mo., Mont., Neb., Nev., N. J., N. Y., N. C., N. D., Ohio, Ore., Pa., R. I., S. C., S. D., Tenn., Tex., Utah, Va., Wash., W. Va., Wis.

NORTHWESTERN FIRE AND MARINE INSURANCE COMPANY, 117-129 South 5th street, Minneapolis, Minn. Organized May 2, 1890.

OFFICERS.—Pres., C. T. Jaffray; V. Prests., E. C. Warner, Isaac Hazlett, John H. Griffin; Sec. and Man. Und., John H. Griffin; Asst. Sects., William Collins, H. J. Gibson; Treas., William Collins.

DIRECTORS.—F. A. Chamberlain, A. A. Crane, Earle Brown, Isaac Hazlett, G. W. Buffington, C. T. Jaffray, R. W. Webb, E. C. Warner, Theo. Wold, Wm. Collins, John H. Griffin.

PACIFIC COAST DEPARTMENT.—Marsh & McLennan, San Francisco, Cal.

WRITES.—Fire, Tornado, Automobile and Hail Insurance.

TERRITORY COVERED.—Cal., Colo., Idaho, Ill., Iowa, Kans., Mich., Minn., Mont., Neb., N. Y., N. D., Ohio, S. D., Wis., Wash., Ore., Mass., N. H., N. J., Pa., Del., W. Va., Okla.

NORTHWESTERN NATIONAL INSURANCE COMPANY, 168 Wisconsin street, Milwaukee, Wis. Organized February 20, 1869.

OFFICERS.—Pres., Alfred F. James; V. Prests., William D. Reed, Joseph Huebl; Sec., Lubin M. Stuart; Asst. Sec., H. A. Schmidt; Gen. Adjuster, Arthur J. Wright.

DIRECTORS.—Charles Ray, Frederick Layton, J. Ogden Armour, James G. Jenkins, Washington Becker, Fred Vogel, Jr., H. A. J. Upham, Howard Greene, Grant Fitch, J. H. Tweedy, Jr., Robert Camp, Joseph Huebl, Alfred F. James, William D. Reed, William D. Van Dyke.

PACIFIC COAST DEPARTMENT MANAGER.—D. W. Clark.

WRITES.—Fire, Tornado, Hail and Marine Insurance.

TERRITORY COVERED.—Ariz., Cal., Colo., Conn., Dist. Col., Fla., Ga., Idaho, Ill., Ind., Iowa, Kans., Ky., Md., Mass., Mich., Minn., Mo., Mont., Neb., N. J., N. M., N. Y., N. C., N. D., Ohio, Okla., Ore., Penna., R. I., S. C., S. D., Tenn., Tex., Utah, Va., Wash., W. Va., Wis., Wyo., Dominion of Canada, Hawaii and La.

Domestic Fire Ins. Cos. in the U. S.—(Continued)

OHIO FARMERS INSURANCE COMPANY, Le Roy, Ohio.
(Stock and Mutual Plan. See Mutual List for Officers.)

OHIO VALLEY FIRE AND MARINE INSURANCE COMPANY, 227 Broadway, Paducah, Ky. Organized April, 1914.

OFFICERS.—Pres., F. M. Fisher; V. Prests., Frank Boyd, M.D., R. E. Cooper; Sec., Man. Undr., and Purchasing Agt., Auber Smith; Asst. Sec., R. D. Wilson; Treas., E. G. Boone.

DIRECTORS.—F. M. Fisher, W. F. Paxton, Ed. D. Hannin, Dr. Frank Boyd, Dr. H. G. Reynolds, Jas. M. Lang, Harry L. Meyer, J. L. Wolff, E. G. Boone, Abe Livingston, W. A. Berry, C. W. Emery, L. Brewer, G. R. Davis, Auber Smith, Louis F. Kolb, E. W. Baker, H. B. Gilbert, R. D. Wilson, Miss Mary L. Jones, E. C. Phelps, Ed. E. Walker, C. J. Barlow, Dr. T. W. Blakey, R. E. Cooper, A. L. Newman, T. H. Farmer, Dr. G. W. Walbright, C. C. Leonard, Sam T. Stewart.

WRITES.—Fire, Tornado, Hail, Marine and Motor Vehicles Insurance.

TERRITORY COVERED.—Kentucky.

OLD COLONY INSURANCE COMPANY, 87 Kilby street, Boston, Mass. Organized June 2, 1906.

OFFICERS.—Pres., Ransom B. Fuller; V. Prests., William R. Hedge, Edmund Winchester; Sec., John P. Morgan; Asst. Sec., W. J. Chisholm.

DIRECTORS.—Ransom B. Fuller, William R. Hedge, Calvin Austin, James W. Dunphy, Eugene P. Carver, Nathaniel J. Rust, Frank B. McQuesten, Donald M. Hill, Edw. E. Blodgett.

WESTERN DEPARTMENT.—A. D. Baker & Co., Lansing, Mich.

PACIFIC COAST DEPARTMENT.—Curtis & Bailey, San Francisco, Cal.

WRITES.—Fire, Marine, and Inland, Sprinkler Leakage, Tornado, Tourists' Baggage, Registered Mail and Automobile Insurance.

TERRITORY COVERED.—Me., N. H., Vt., Mass., R. I., Conn., N. Y., N. J., Del., Pa., Md., D. C., W. Va., N. C., La., Colo., Ill., Ind., Ia., Ky., Mich., Minn., Mo., Neb., N. D., Ohio, Okla., Wis., Cal., Ore., Wash.

The Old Colony was organized with a capital of \$400,000 and a paid-in surplus of \$200,000. The capital still remains at that figure, but the surplus has steadily gained until it is now \$444,753. In April, 1909, a marine business was added, and subsequently tornado, tourists' baggage and automobile. The management is careful in its selection of risks, exercises due economy in the administration of the Company, meets losses with great promptness and with every regard for the consideration of its patrons, and has, in consequence, won an enviable place in the good opinion of the public. It is under the same control as the Boston Insurance Company, and the management is identical. Last year was one of the best in the history of the Company. The figures for its more important items follow, along with those for 1915 for sake of comparison: Admitted assets, at the close of 1916, \$1,712,957—at the close of 1915 they were \$1,494,540; surplus to policyholders, 1916, \$844,753—1915, \$832,369; net premium income, 1916, \$910,029—1915, \$742,101; total income, 1916, \$968,985—1915, \$794,589; reinsurance reserve, 1916, \$607,230—1915, \$544,617. This fine record reflects great credit upon the management, and particularly when it is borne in mind that the ratio of management expenses to premiums last year was but slightly above 30%. The Old Colony is a good example of what may be accomplished by good judgment in underwriting and scrupulous care for the fulfillment of contractual obligations. It had its difficulties during the initial years of its corporate life, such problems as must always confront new companies, but they were courageously and successfully borne by President Ransom B. Fuller and his able associates; the fine success which these gentlemen have had with the Boston Insurance Company has been described under the name of the latter in this volume. Certainly, all friends of the Old Colony are entitled to feel enthusiasm over the bright future presaged in the satisfactory results of the work of recent years, and especially that of 1916.

ORIENT INSURANCE COMPANY, 20-22 Trinity street, Hartford, Conn. Organized 1867.

OFFICERS.—Pres., A. G. McIlwaine, Jr.; V. Pres. and Sec., Henry W. Gray, Jr.; Asst. Secs., Charles F. Scholl, J. V. Fothergill, H. E. Burdette.

MANAGING UNDERWRITER AND EASTERN DEPARTMENT MANAGER.—A. G. McIlwaine, Jr.

WESTERN DEPARTMENT MANAGER.—Charles E. Dox, 39 So. La Salle street, Chicago, Ill.

PACIFIC COAST DEPARTMENT MANAGER.—S. B. Stoy, 332 Pine street, San Francisco, Cal.

DIRECTORS.—A. G. McIlwaine, Jr., Henry W. Gray, Jr., J. V. Fothergill, Charles F. Scholl, F. W. P. Rutter, H. E. Burdette, E. E. Pearce, Chas. E. Dox, Sam. B. Stoy.

WRITES.—Fire, Inland Marine, Tornado, Hail, Sprinkler Leakage and Tourist Baggage Insurance.

TERRITORY COVERED.—United States, except Alaska and Delaware.

Domestic Fire Ins. Cos. in the U. S.—(Continued)

PACIFIC FIRE INSURANCE COMPANY, 111 William street, New York, N. Y. Organized 1851.

OFFICERS.—Pres., C. V. Meserole; V. Prests., L. R. Bowden, M. A. Stone; Sec., Henry G. Stephens; Asst. Sec., H. B. Lamy, Jr.

DIRECTORS.—Henry J. Robinson, Edward E. Pierce, Julian D. Fairchild, Eben Demarest, Clinton L. Rossiter, A. R. Pierson, John N. Stearns, E. C. Jameson, C. V. Writtes.—Fire Insurance.

TERRITORY COVERED.—N. Y., N. J., Pa., Mo., Mont., La., Minn., Ill., Ind., S. C., Ga., Wash., Ore., Cal., Wis., Minn., Ohio, British Columbia.

PACIFIC NATIONAL FIRE INSURANCE COMPANY, Sacramento, Cal. Organized 1914. Incorporated March 8, 1911.

OFFICERS.—Pres., G. W. Cartwright; V. Prests., G. W. Peltier, C. A. Barlow, A. E. Muentzer; Sec. and Treas., H. C. Bronson; Man. Undr., W. S. Sheldon.

DIRECTORS.—G. W. Cartwright, Geo. W. Peltier, C. A. Barlow, Aug. E. Muentzer, H. C. Bronson, W. F. Gormley, H. J. Barceloux, J. I. McConnell, A. E. Boynton, C. L. LaRue, J. L. Hickman, R. W. Edmiston, C. P. Vicini, J. P. Overton, J. B. Curtin, C. F. Buzard, J. I. Jones, LeRoy A. Wright, Jas. Madison, A. N. Bullock, F. J. Keisel, C. Meredith, F. J. Hanger, J. M. Inman, W. S. Munger.

PACIFIC STATES FIRE INSURANCE COMPANY, Title and Trust Bldg., Portland, Ore. Organized October, 1909.

OFFICERS.—Pres., A. H. Averill; V. Pres., F. I. Fuller; Sec., T. H. Williams; Treas., L. G. Clark; Mgr. Undr., T. H. Williams.

DIRECTORS.—A. H. Averill, F. E. Beach, L. G. Clark, Manuel Friedly, C. S. Frank, D. J. Quimby, S. W. Stryker, D. J. Quimby, F. E. Beach, O. W. Nottingham, W. D. Fenton.

TERRITORY COVERED.—Idaho, Ore., Wash., B. C., Alaska, Mont. and Cal.

PALMETTO FIRE INSURANCE COMPANY, Sumter, S. C. Organized August 13, 1912.

OFFICERS.—Pres., I. C. Strauss; V. Pres., H. D. Barnett; Treas., G. A. Lemmon; Sec. and Mgr., Perry Moses, Jr.

DIRECTORS.—H. D. Barnett, H. J. Harby, G. A. Lemmon, R. I. Manning, D. D. Moise, P. Moses, Jr., Neill O'Donnell, C. G. Rowland, E. G. Seibels, W. W. Sibert, I. C. Strauss, W. B. Wilson.

WRITES.—Fire and Marine Insurance.

TERRITORY COVERED.—South Carolina.

PENNSYLVANIA FIRE INSURANCE COMPANY, 510 Walnut street, Philadelphia, Pa. Organized 1825.

OFFICERS.—Pres., Charles H. Barry; V. Prests., Edward T. Cairns, W. Gardner Crowell; Sec., W. Gardner Crowell; Asst. Secs., Hampton L. Warner, W. J. Dawson; Treas., Edward T. Cairns.

DIRECTORS.—E. G. Richards, J. F. Hastings, Roland L. Taylor, Joseph Wayne, Jr.; George McFadden, Richard M. Cadwalader, W. Gardner Crowell, Edward T. Stotesbury, Henry I. Brown, Charles H. Barry.

EASTERN DEPARTMENT MANAGER.—Edward C. Brush.

SOUTHERN DEPARTMENT MANAGER.—W. E. Chapin.

WESTERN DEPARTMENT.—D. W. Redfield and G. H. Batchelder.

PACIFIC COAST DEPARTMENT MANAGER.—R. W. Osborn.

WRITES.—Fire, Tornado, Automobile, Use and Occupancy, Sprinkler Leakage, Windstorm and Marine Insurance.

TERRITORY COVERED.—United States.

PEOPLE'S FIRE INSURANCE COMPANY OF MARYLAND, Church and Court streets, Frederick, Md. Organized December 10, 1907.

OFFICERS.—Pres., Emory L. Coblentz; V. Prests., R. Rush Lewis and E. G. Cover; Sec., William W. Doub; Asst. Sec., L. W. Gaver.

DIRECTORS.—William F. Allen, S. L. Byrn, Emory L. Coblentz, McGill Belt, Calvin R. Coblentz, E. G. Cover, Abraham Hemp, Jr.; Charles C. Biser, Daniel C. Kepler, R. Rush Lewis, Zora H. Brinsfield, Isaac M. Motter, William Reddie, Henry C. Remsberg, E. Charles Renn, Charles M. Shank, J. Franklin Thomas, F. G. Wrightson, E. E. Zimmerman, John W. Halter, S. E. Stup.

WRITES.—Fire and Automobile Insurance.

TERRITORY COVERED.—Maryland only.

Domestic Fire Ins. Cos. in the U. S.—(Continued)

PEOPLES NATIONAL FIRE INSURANCE COMPANY, Third and Walnut streets, Philadelphia, Pa. Organized April 29, 1908.

OFFICERS.—Pres., E. C. Stokes; V. Pres., J. H. McNeal; Sec., M. B. Yates; Treas., J. M. Canning.

DIRECTORS.—C. J. Adams, F. T. Chandler, James B. Coryell, William J. Cooper, W. H. Clark, H. W. Davis, Thomas Devlin, Isaac Ferris, Jr.; L. J. Hammond, J. A. Kerle, John B. Mayer, J. A. McKee, J. H. McNeal, H. K. Mulford, Thomas K. Ober, Jr.; George Oldham, E. H. Pennypacker, E. C. Stokes, W. L. Wakefield, George B. Wells, L. C. Thompson, James M. Canning, Geo. DeB. Keim.

WESTERN DEPARTMENT MANAGER.—W. A. Laidlaw.

WRITES.—Fire, Storm, and Sprinkler Leakage Insurance.

TERRITORY COVERED.—Conn., Cal., Del., Ill., Kan., Minn., Md., N. J., N. Y., N. D., Ohio, Pa., S. D., Wis.

PETERSBURG SAVINGS AND INSURANCE COMPANY, Petersburg, Va. Organized March 16, 1860.

OFFICERS.—Pres., Fortescue Whittle; V. Prests., Thomas B. Scott, Payton M. Pollard; Sec., Edward W. Butcher; Asst. Sec., Robert W. Pritchard, Jr.; Man. Undr., Edward W. Butcher.

DIRECTORS.—Thomas B. Scott, Fortescue Whittle, Fred. W. Scott, John K. Branch, D. B. Dunlop, Walter N. Jones, John D. Watkins, H. P. Harrison, I. N. Parham, Robert Gilliam, William H. Cuthbert, F. M. Hobbs.

TERRITORY COVERED.—Md., N. C., Pa., Va.

PHOENIX INSURANCE COMPANY, Trinity and Elm streets, Hartford, Conn. Organized May, 1854.

OFFICERS.—Pres., Edward Milligan; V. Pres., George M. Lovejoy; Secs., John B. Knox, Thomas C. Temple, Geo. C. Long, Jr.; Asst. Secs., Theodore F. Spear, H. P. Whitman, F. C. Gustetter, E. V. Chaplin.

DIRECTORS.—Lyman B. Jewell, Henry C. Dwight, Ward W. Jacobs, George C. Long, Jr., Edward Milligan, John M. Taylor, Charles Hopkins Clark, Edward M. Day, George M. Lovejoy, John M. Holcombe, Robert J. Allyn, Louis F. Butler.

PACIFIC COAST DEPARTMENT.—Geo. H. Tyson, Mgr., San Francisco, Cal.

WRITES.—Fire, Automobile, Marine, Hail, Sprinkler Leakage and Tornado Insurance.

TERRITORY COVERED.—All States and Territories.

PIEDMONT FIRE INSURANCE COMPANY, South Tryon street, Charlotte, N. C. Organized May, 1895.

OFFICERS.—H. M. McAden; V. Pres., B. D. Heath; Sec., A. L. Smith; Man. Undr., Eugene H. Chisholm.

DIRECTORS.—J. T. Anthony, C. Valaer, H. M. McAden, A. L. Smith, W. H. Bilk, B. D. Heath, Eugene H. Chisholm.

WRITES.—Fire Insurance.

TERRITORY COVERED.—North Carolina.

PISCATAQUA FIRE INSURANCE COMPANY, Portsmouth, N. H. Organized February 20, 1907.

OFFICERS.—Pres., Calvin Page; V. Pres., Joseph O. Hobbs; Sec., Alfred F. Howard; Asst. Sec., John W. Emery.

DIRECTORS.—Calvin Page, William C. Walton, Alfred F. Howard, John W. Emery, Joseph O. Hobbs, Albert Wallace.

TERRITORY COVERED.—New Hampshire.

PITTSBURGH FIRE INSURANCE COMPANY, 316 Fourth Ave., Pittsburgh, Pa. Organized 1851.

OFFICERS.—Pres., R. J. Wilson; V. Pres., D. C. Shaw; Sec. and Treas., W. J. R. Magill.

DIRECTORS.—R. J. Wilson, D. C. Shaw, Robert S. Smith, Theodore G. Daub, Alexander M. Scott, John R. Voskamp, F. J. Close, Robert B. Carson, Charles Eberle, J. F. Murray, A. C. Shaw.

TERRITORY COVERED.—Colo., Ill., Mass., Mich., N. J., N. Y., Ohio, Pa., Wis.

PORTSMOUTH FIRE ASSOCIATION, Portsmouth, N. H. Organized October 22, 1887.

OFFICERS.—Pres., Calvin Page; V. Pres., Joseph O. Hobbs; Sec., Alfred F. Howard.

DIRECTORS.—Calvin Page, John W. Emery, Sumner Wallace, Alfred F. Howard, Joseph O. Hobbs, William C. Walton.

TERRITORY COVERED.—New Hampshire.

Domestic Fire Ins. Cos. in the U. S.—(Continued)

POTOMAC INSURANCE COMPANY OF THE DISTRICT OF COLUMBIA, 902 F street, N. W., Washington, D. C. Chartered by Congress, 1831.

OFFICERS.—Pres., George W. White; V. Pres., Thomas C. Moore; Second V. Pres., Chas. W. Fairfax; Sec., Alexander K. Phillips; Asst. Sec., H. P. Howard; Man. Undr., Thomas C. Moore.

DIRECTORS.—Chas. W. Fairfax, Jesse L. Heiskell, Chas. E. Hood, George Howard, Chas. E. Howe, F. Norie-Miller, C. Norie-Miller, Thomas C. Moore, Richard E. Pairo, Alex. K. Phillips, Geo. W. White, Walter E. Wilcox.

WRITES.—Fire Insurance.

TERRITORY COVERED.—D. C., Mass., N. Y., Penna., Ohio, Ill. and W. Va.

PROVIDENCE WASHINGTON INSURANCE COMPANY, 20 Market Square, Providence, R. I. Organized 1799.

OFFICERS.—Pres., J. B. Branch; V. Pres., C. D. Dunlop; Sec., A. G. Beals; Asst. Sec., W. H. Phillips; Marine Sec., W. H. Phillips; Asst. Mar. Sec., J. C. Keegan; Treas., George E. Bixby.

SOUTHEASTERN DEPARTMENT.—Jerome & Brown, Mgrs., Atlanta, Ga.

SOUTHERN DEPARTMENT.—J. D. Kitchen & Bro., Gen. Agts., New Orleans, La.

FLORIDA STATE AGENCY.—J. H. Norton & Co., Jacksonville.

ALABAMA STATE AGENCY.—Thames & Batre, Mobile.

WESTERN DEPARTMENT.—S. T. Collins, Mgr., Chicago, Ill.

PACIFIC COAST DEPARTMENT.—Curtis & Bailey, Mgrs., San Francisco, Cal.

DIRECTORS.—F. W. Carpenter, Eugene W. Mason, J. B. Branch, C. D. Dunlop, A. H. Tillinghast, C. Prescott Knight, Jesse H. Metcalf, Robert W. Taft, Wm. Gammell, Jr.

WRITES.—Fire, Tornado, Marine, Transportation, Parcel Post, Automobile and

Tourists' Floaters Insurance.

TERRITORY COVERED.—United States and Canada.

PRUDENTIAL FIRE INSURANCE COMPANY, 1008 Elm. street, Manchester, N. H. Organized 1903. Began business in 1909.

OFFICERS.—Pres., Joseph Quirin; V. Pres., A. J. Precourt; Sec., A. L. Gadbois; Treas., T. J. Labrecque.

DIRECTORS.—Joseph Quirin, A. L. Gadbois, T. J. Labrecque, J. A. Guay, Dr. J. E. Laroche, Edmond Pinard, John H. Rainville, L. P. Le Bonté, Hertel Pariseau, Thomas Morin, Eugene Quirin, A. J. Precourt, Emery Lapiere, Samuel J. Laflamme, William Marcotte.

WRITES.—Fire Insurance.

TERRITORY COVERED.—New Hampshire.

QUEEN INSURANCE COMPANY OF AMERICA, 84 William street, New York, N. Y. Organized September 11, 1891.

OFFICERS.—Pres., Edward F. Beddall; V. Pres., George W. Burchell; Sec., Nevett S. Bartow; Eastern Dept. Gen. Agt., Frederick P. Hamilton.

DIRECTORS.—James Stillman, William A. Nash, Henry Hentz, David Bingham, Edwin S. Marston, James A. Macdonald, Samuel Sloan, Columbus O'D. Iselin, Lincoln Cromwell, Edward F. Beddall, George W. Burchell, Nevett S. Bartow, Peter D. McGregor.

SOUTHERN DEPARTMENT MANAGER.—S. Y. Tupper, Atlanta, Ga.

WESTERN DEPARTMENT MANAGER.—P. D. McGregor, Chicago, Ill.

PACIFIC COAST DEPARTMENT MANAGER.—Rolla V. Watt, San Francisco, Cal.

CANADA DEPARTMENT MANAGER.—Wm. Mackay, Montreal, Can.

MARITIME PROVINCES DEPARTMENT MANAGER.—C. A. Evans, Halifax, N. S.

MARINE DEPARTMENT MANAGER.—John E. Hoffman, New York.

WRITES.—Fire, Automobile, Tourist, Tornado, Sprinkler Leakage, Explosion and Marine Insurance.

TERRITORY COVERED.—United States and Canada and Maritime Provinces.

QUEEN CITY FIRE INSURANCE COMPANY, 335 N. Main avenue, Sioux Falls, S. Dak. Organized March 23, 1905.

OFFICERS.—Pres., P. F. Sherman; V. Pres., P. B. Wickham; Sec., D. P. Lemen; Asst. Sec., A. H. Watson; Treas., Charles L. Norton.

DIRECTORS.—P. F. Sherman, Theodore F. Grefe, Charles L. Norton, Thomas H. Brown, George Schlosser, O. S. Swenson.

WRITES.—Fire and Tornado Insurance.

TERRITORY COVERED.—North and South Dakota.

RELIANCE INSURANCE COMPANY OF PHILADELPHIA, 429 Walnut street, Philadelphia, Pa. Organized April 21, 1841.

Domestic Fire Ins. Cos. in the U. S.—(Continued)

OFFICERS.—Pres., William Chubb; V. Pres. and Sec., Charles J. Wister; Asst. Sec., Charles B. Hill.

DIRECTORS.—Edward K. Bispham, Samuel Bispham, William Chubb, T. Wistar Brown, John B. Morgan, Cornelius Stevenson, R. Francis Wood, Alexander W. Wister, Clarence B. Collier, Charles J. Wister, John A. Richmond.

WESTERN DEPARTMENT.—Walter D. Williams, Rockford, Ill.

PACIFIC COAST DEPARTMENT.—Marsh & McLennon, San Francisco.

WRITES.—Fire and Tornado Insurance.

TERRITORY COVERED.—Me., Mass., R. I., Conn., N. Y., N. J., Penna., Md., W. Va., Ohio, Ky., Ill., Ind., Iowa, Kans., Mich., Minn., Mo., Neb., N. D., S. D., Wis., Wyo., Colo., Cal., Idaho, Mont., Ore., Utah, Wash. and British Columbia.

RETAILERS FIRE INSURANCE COMPANY, 6-7-8-9 India Temple Bldg., Oklahoma City, Okla. Incorporated August 8, 1910.

OFFICERS.—Pres., A. M. Greiner; First V. Pres., Louis Berlowitz; Second V. Pres., J. S. Peters, Sec., Treas. and Man. Undr., Alfred Hare.

DIRECTORS.—A. M. Greiner, Louis Berlowitz, Sam Miller, I. G. Kreiger, J. S. Peters, F. E. Houghton, Alfred Hare, T. T. Eason, T. L. Wade, M. E. Fruin, John W. Porter.

WRITES.—Fire and Tornado Insurance.

TERRITORY COVERED.—Oklahoma and Kansas.

RHODE ISLAND INSURANCE COMPANY, 17 Custom House street, Providence, R. I. Organized April, 1905.

OFFICERS.—Pres., George L. Shepley; V. Pres. and Sec., Emil G. Pieper; Asst. Sec., Tunis Johnson, Jr.; Man. Undr., Emil G. Pieper.

DIRECTORS.—Walter Callender, Henry A. Carpenter, Samuel P. Colt, L. H. Comstock, Michael F. Dooley, Darius L. Goff, Lyman B. Goff, Walter S. Hackney, C. H. Hutchins, Benjamin A. Jackson, Samuel M. Nicholson, Frederick S. Peck, Frank N. Phillips, Geo. C. Phillips, Emil G. Pieper, Geo. L. Shepley, Byron S. Watson, Wm. M. Wood.

WRITES.—Fire, Tornado, Sprinkler Leakage and Lightning Insurance.

TERRITORY COVERED.—British Columbia, Cal., Colo., Conn., Del., D. C., Fla., Ga., Ill., Ind., Iowa, Ky., La., Me., Md., Mass., Mich., Minn., Mo., Neb., N. H., N. Y., N. J., N. C., N. D., Ohio, Ore., Penna., R. I., S. C., S. D., Kans., Okla., Tenn., Utah, Va., Wash., W. Va., Wis.

RICHMOND INSURANCE COMPANY OF NEW YORK, 1621 Richmond Terrace, West New Brighton, N. Y. Organized January, 1907.

OFFICERS.—Pres., J. F. Smith; V. Pres., E. R. Moody; Sec., D. G. Wakeman; Asst. Sec., Oliver P. Geoffroy; General Agts., Crum & Forster, 95 William street, New York, N. Y.

DIRECTORS.—J. F. Smith, E. R. Moody, David G. Wakeman, David J. Tysen, George M. Matthius, Benedict Parker, W. J. Davidson, John A. Forster, John E. King, John A. Snyder, Alvin Conklin, Frank W. Tompkins, William L. Flake, John H. Madden, Charles A. Bruns.

TERRITORY COVERED.—Admitted in N. Y., N. J., Pa., Mass., Ill., Ohio and Ia.

ROCKY MOUNTAIN FIRE INSURANCE COMPANY, 601 Central avenue, Great Falls, Mont. Organized August 30, 1911; began business January 6, 1913.

OFFICERS.—Pres., Paris Gibson; V. Pres., John E. Dawson, Geo. H. Shanley, Alfred Malmberg; Sec.-Treas., Man. Undr. and Purchasing Agt., Leo. P. McMeel; Supt. of Agencies, John E. Dawson.

DIRECTORS.—John E. Dawson, Leo. P. McMeel, Paris Gibson, J. B. Taylor, A. H. Gray, Alfred Malmberg, Geo. H. Shanley, C. H. Williams, Owen P. McMeel, W. G. Dye, W. A. Brown.

WRITES.—Fire, Tornado and Hail Insurance.

TERRITORY COVERED.—Montana, Minnesota and Illinois.

SAFEGUARD INSURANCE COMPANY OF NEW YORK, 57-59 William street, New York City. Executive office, 20-22 Trinity street, Hartford, Conn. Organized, 1915.

OFFICERS.—Pres., A. G. McIlwaine, Jr.; V. Pres., Edward E. Pearce; Sec., Henry W. Gray, Jr.; Asst. Secs., Chas. F. Scholl, H. P. Iremonger.

DIRECTORS.—A. G. McIlwaine, Jr.; Henry W. Gray, Jr.; J. V. Fothergill, C. F. Scholl, J. O. Hall, Edward E. Pearce, Clarence B. Ensley, Andrew McWhiney, Henry Heins, Harry P. Iremonger, Daniel Schnakenberg, Walter D. Despard, F. S. Batterson.

WESTERN DEPARTMENT MANAGER.—Charles E. Dox.

PACIFIC COAST DEPARTMENT MANAGER.—Sam B. Stoy.

WRITES.—Fire, Tornado and Inland Marine Insurance.

Domestic Fire Ins. Cos. in the U. S.—(Continued)

ST. PAUL FIRE AND MARINE INSURANCE COMPANY, 5th and Washington streets, St. Paul, Minn. Organized May, 1865.

OFFICERS.—Pres., F. R. Bigelow; V. Pres., J. H. Skinner; Sec., A. W. Perry; Asst. Secs., H. S. Green, J. C. McKown, R. N. Martin, J. R. Moore; Man. Undr., A. W. Perry; Auditor, A. E. Krebs.

DIRECTORS.—C. H. Bigelow, Jr., F. R. Bigelow, Kenneth Clark, H. S. Cole, W. B. Dean, H. T. Drake, F. A. Fogg, J. W. Lusk, C. P. Noyes, A. W. Perry, C. W. Sexton, J. H. Skinner, V. M. Watkins.

EASTERN DEPARTMENT MANAGER.—F. Merges & Co.

PACIFIC COAST DEPARTMENT MANAGER.—Christensen & Goodwin.

WRITES.—Fire, Lightning, Automobile, Marine, Inland Transportation, Tornado, Mail, Sprinkler Leakage and Parcel Post Insurance.

TERRITORY COVERED.—All States and Territories with the exception of Vermont. Also writes in Canada.

SAVANNAH FIRE INSURANCE COMPANY, Bryan and Drayton streets, Savannah, Ga. Organized September 13, 1911.

OFFICERS.—Pres., Mills B. Lane; First V. Pres., Gordon L. Groover; Second V. Pres., Albert Wyly; Sec., Treas. and Man. Undr., W. E. Train.

DIRECTORS.—Robert S. Cope, Gordon L. Groover, John H. Hunter, Milla B. Lane, B. H. Levy, Joe D. Myers, John F. Paulsen, H. L. Richmond, H. P. Smart, W. F. Train, B. H. Wright, Albert Wyly, W. H. Stillwell.

WRITES.—Fire Insurance.

TERRITORY COVERED.—Georgia.

SEABOARD FIRE INSURANCE COMPANY, Atlantic City, N. J. Organized August 16, 1907.

OFFICERS.—Pres., Theodore J. Lapres; V. Pres., Edward W. Hunt; Sec., James B. Springer; Treas., Walter T. Reed; Man. Undr., James B. Springer.

DIRECTORS.—Theodore J. Lapres, Edward W. Hunt, James B. Springer, Walter T. Reed, William F. Shaw, Job Mathis, Harvey S. Justice, J. Morris Reeves, Wilbur S. Dickeson.

TERRITORY COVERED.—New Jersey.

SECURITY FIRE INSURANCE COMPANY, 217 West Fourth street, Davenport, Ia. Organized 1883.

OFFICERS.—Pres., Jas. W. Bollinger; V. Pres., Rudolph Rohlfis; Sec. and Man. Undr., M. C. Hinsch; Treas., L. M. Marks.

DIRECTORS.—J. W. Bollinger, M. C. Hinsch, Paul Hinsch, L. M. Marks, Henry Schroeder, Rudolph Rohlfis, R. J. Clausen.

WRITES.—Fire, Lightning and Tornado Insurance.

TERRITORY COVERED.—Iowa, Illinois, Indiana, Ohio and Wisconsin.

SECURITY INSURANCE COMPANY, 121 East Third street, Cincinnati, Ohio. Organized May 31, 1881.

OFFICERS.—Pres., F. A. Rothier; Sec., Adam Benus; Asst. Sec., F. C. Barton; Man. Undrs., F. A. Rothier and Adam Benus; Purchasing Agt. at Head Office, Adam Benus.

DIRECTORS.—W. B. Carpenter, C. C. Rothier, Michael Ryan, H. H. Meyer, F. A. Rothier, Adam Benus.

WRITES.—Fire Insurance.

TERRITORY COVERED.—Ohio, Michigan, Illinois, Wisconsin and Kentucky.

SECURITY INSURANCE COMPANY OF NEW HAVEN, 115 Elm street, New Haven, Conn. Organized May, 1841.

OFFICERS.—Pres., John W. Alling; V. Pres., E. G. Stoddard; Sec., Victor Roth; Asst. Sec., Willis Parker; Supt. of Agencies, William E. Jones; Man. Undr., Victor Roth.

DIRECTORS.—Joel A. Sperry, J. W. Alling, E. G. Stoddard, John T. Manson, Charles H. Nettleton, James S. Hemingway, D. A. Blakeslee, A. A. Alling, Eli Whitney, James T. Moran, Victor Roth.

WESTERN DEPARTMENT MANAGER.—Walter D. Williams, Rockford, Ill.

PACIFIC COAST DEPARTMENT MANAGER.—E. E. Potter & Sons, San Francisco, Cal.

SOUTHWESTERN DEPARTMENT MANAGER.—T. A. Manning, Dallas, Tex.

WRITES.—Fire, Tornado, Lightning, Marine, Sprinkler Leakage and Hail Insurance.

TERRITORY COVERED.—All States except Vermont, New Mexico, Nevada.

SENECA FIRE INSURANCE COMPANY, 202-203 Morgan Bldg., Buffalo, N. Y. Organized January 31, 1912.

OFFICERS.—Pres., Alfred H. Burt; V. Pres., Chas. H. Wiesseman, Christian

Domestic Fire Ins. Cos. in the U. S.—(Continued)

Flierl, Jacob Mueller, D. L. Tuttle; Sec., A. H. Tracy, Jr.; Asst. Sec., P. G. Enser; Treas., Chas. H. Wisseman.

DIRECTORS.—A. A. Adamy, A. H. Burt, Christian Flierl, Conrad Flierl, Jr., William L. Henrich, M. A. Reeb, Louis Kinkel, F. A. Mendlein, M.D., Jacob E. Mueller, George C. Riley, John B. Schaefer, A. H. Tracy, Jr.; Dell L. Tuttle, Charles H. Wisseman, Henry J. Walz.

WRITES.—Fire Insurance.

TERRITORY COVERED.—New York, New Jersey and Pennsylvania.

SOUTH CAROLINA INSURANCE COMPANY, 1400 Main street, Columbia, S. C. Organized June, 1910.

OFFICERS.—Pres., Edwin G. Seibels; V. Pres., August Kohn; Sec., John J. Seibels; Asst. Sec., Charles J. Bruce; Treas., G. M. Berry; Man. Undr., Edwin G. Seibels; Supt. of Agencies, Chas. J. Bruce.

DIRECTORS.—Benjamin F. Taylor, W. D. Melton, August Kohn, Edwin G. Seibels, John J. Seibels, Joseph Norwood, J. J. Lawton, A. M. Law, P. W. Sullivan, Richard I. Manning, W. R. Barringer, J. D. Dial, G. M. Berry, Chas. J. Bruce, Chas. E. Commander.

WRITES.—Fire Insurance.

TERRITORY COVERED.—South Carolina.

SOUTHERN HOME INSURANCE COMPANY, 18 Broad street, Charleston, S. C. Organized February 10, 1911.

OFFICERS.—Pres., Oscar E. Johnson; V. Pres., E. H. Pringle; Sec.-Treas., D. B. Sewell.

DIRECTORS.—E. H. Pringle, Leroy Springs, John T. Leonard, E. K. Marshall, W. J. Murray, H. Pearlstone, J. Brittlebank, David R. Coker, A. W. Litschigi, A. T. Smythe, Oscar E. Johnson, Dillard B. Sewell.

WRITES.—Fire Insurance.

TERRITORY COVERED.—South Carolina.

SOUTHERN STOCK FIRE INSURANCE COMPANY, 112 East Market street, Greensboro, N. C. Organized January 30, 1895.

OFFICERS.—Pres., A. W. McAlister; V. Pres., A. M. Scales; Sec.-Treas., C. A. Mebane; Asst. Sec., W. L. Sharp; Treas., A. W. McAlister; Man. Undr., E. J. Davis.

DIRECTORS.—B. D. Heath, Bennahan Cameron, A. W. McAlister, J. W. Scott, R. G. Vaughn, Frank P. Tate, S. B. Tanner, E. J. Davis, William E. Holt, J. Van Lindley, A. M. Scales, Ellison A. Smyth, C. A. Mebane, R. J. Mebane.

WRITES.—Fire Insurance.

TERRITORY COVERED.—North and South Carolina.

SOUTHERN UNDERWRITERS, 112 East Market street, Greensboro, N. C. Organized 1903.

OFFICERS.—Pres., A. W. McAlister; V. Pres., A. M. Scales; Sec., C. A. Mebane; Asst. Sec., W. L. Sharp; Treas., A. W. McAlister.

DIRECTORS.—H. Lindsey Hopkins, James P. Sawyer, B. D. Heath, W. E. Holt, T. D. Dupuy, J. S. Carr, J. Van Lindley, J. W. Scott, E. J. Davis, J. M. Hendrix, A. M. Scales, Z. V. Taylor, R. G. Vaughn, A. W. McAlister, C. A. Mebane, Ellison A. Smyth, R. P. Richardson, Jr., C. W. Battie, W. L. Sharpe, W. H. Watkins, W. A. Smith, S. L. Alderman, W. J. Hege.

WRITES.—Fire Insurance.

TERRITORY COVERED.—N. C., S. C., Va., W. Va.

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY, 195 State street, Springfield, Mass. Organized 1849.

OFFICERS.—Pres., A. W. Damon; V. Pres., W. J. Mackay; Second V. Pres., Geo. G. Bulkley; Sec., E. H. Hildreth; Asst. Sec., Prioleau Ellis; Treas., F. H. Williams.

DIRECTORS.—J. L. Pease, M. S. Southworth, Homer L. Bosworth, W. D. Kinsman, W. A. Harris, A. W. Damon, W. J. Mackay, E. G. Gaylord, Frederick Harris, Albert F. Dean.

SOUTHERN DEPARTMENT.—Prioleau Ellis, Home Office.

WESTERN DEPARTMENT MANAGER.—Albert F. Dean, Chicago, Ill.

PACIFIC COAST DEPARTMENT MANAGER.—George W. Dornin, San Francisco, Cal.

WRITES.—Fire, Tornado, Hail and Sprinkler Leakage Insurance.

TERRITORY COVERED.—United States and Canada.

STANDARD FIRE INSURANCE COMPANY, 18 Asylum street, Hartford, Conn. Organized December 31, 1909.

OFFICERS.—Pres., M. L. Hewes; Sec., H. B. Anthony.

Domestic Fire Ins. Cos. in the U. S.—(Continued)

DIRECTORS.—D. N. Barney, E. B. Hatch, F. P. Furlong, George A. Gay, Alton Farrel, M. L. Hewes, J. R. Ensign, W. F. Armstrong, W. A. Sanborn, Louis R. Cheney.
WRITES.—Fire and Tornado Insurance.

TERRITORY COVERED.—Me., N. H., R. I., Conn., Mass., N. Y., N. J., Pa., Del., Md., D. C., N. C., Ga., Fla., Ala., La., Ky., Tenn., W. Va., Ohio, Ind., Ill., Mich., Wis., Minn., Mo., Iowa, Neb., Colo., N. D., S. D., Cal., Ore., Wash., Ariz., Mont., Idaho, Utah, Kan., Texas and Okla.

STANDARD FIRE INSURANCE COMPANY OF NEW JERSEY, 15 West State Street, Trenton, N. J. Organized February 22, 1868.

OFFICERS.—Pres., William C. Lawrence; V. Pres., Ferdinand W. Roebbling; Sec. and Man. Undr., Owen J. Prior; Asst. Sec. and Treas., Fred W. Wright; Asst. Sec. and Gen. Agt., W. M. Crozer.

DIRECTORS.—F. W. Roebbling, W. A. Roebbling, Huston Dixon, John H. Scudder, W. H. Brokaw, J. H. Blackwell, I. F. Richey, J. W. Manning, O. D. Wilkinson, W. C. Lawrence, K. G. Roebbling, E. B. Parsons, N. L. Petty, N. K. Ivins, R. V. Kuser, H. W. Cook, B. B. Dinsmore, O. J. Prior.

WRITES.—Fire Insurance.

TERRITORY COVERED.—N. J., Penn., N. Y., Ohio, Ill., Ind., Mich., Mass.

STATE DWELLING HOUSE INSURANCE COMPANY, Concord, N. H. Organized October 17, 1885.

OFFICERS.—Pres., Solon A. Carter; V. Pres., William F. Thayer; Sec. and Man. Undr., Obadiah Morrill; Asst. Sec., Walter J. Davis; Treas., Arthur P. Morrill.

DIRECTORS.—Solon A. Carter, William F. Thayer, John P. Robertson, Willis D. Thompson, Frank S. Streeter, Arthur P. Morrill, George A. Foster, Obadiah Morrill, Frank P. Andrews, Allen Hollis, Isaac Hill.

TERRITORY COVERED.—New Hampshire.

STERLING FIRE INSURANCE COMPANY, 115 No. Penn. street, Indianapolis, Ind. Organized January 28, 1911; began business January 1, 1912.

OFFICERS.—Pres., Edward D. Evans; V. Prests., Lewis A. Coleman, A. G. Dugan, James F. Joseph; Sec.-Treas., Oscar L. Ross; Man. Undr., James F. Joseph.

DIRECTORS.—J. Will Baxter, C. M. Horner, R. C. Walkup, John C. Billheimer, Lewis A. Coleman, Lynn B. Millikan, James F. Joseph, Ed. D. Evans, Jfl Efl Lilly, G. F. Quick, W. N. Showers, E. E. Gandy, Wm. C. Pulse.

WRITES.—Fire and Tornado Insurance.

STONEWALL INSURANCE COMPANY, 114 St. Francis street, Mobile, Ala. Organized February, 1866.

OFFICERS.—Pres., Charles H. Brown; V. Pres., Stewart Brooks; Sec. and Man. Undr., John Gaillard; Asst. Sec., R. Gaillard.

DIRECTORS.—J. J. Blacksher, Charles H. Brown, Samuel J. Hahn, Winston Jones, A. L. Staples, J. B. Davis, Estes D. Baker, A. W. Brooks, J. C. Bush, Jr., J. F. Jossen, Samuel Eichard, W. F. McDonnell, F. C. Turner, Stewart Brooks.

WRITES.—Fire, Marine and Inland Marine Insurance.

TERRITORY COVERED.—Alabama.

STUYVESANT INSURANCE COMPANY, 111 William street, New York City. Organized November 25, 1850.

OFFICERS.—Pres., A. R. Pierson; V. Prests., J. S. Frelinghuysen, C. A. Garthwaite; Sec., G. F. Hutchings; Asst. Secs., Walter C. Kuester, L. C. Habig; Man. Undr., J. S. Frelinghuysen; Supt. Agencies, J. A. Mets, Jr.

DIRECTORS.—A. R. Pierson, J. S. Frelinghuysen, H. G. McFaddin, E. C. Jameson, H. R. Chambers, Robert K. Prentice, A. C. Knothe, E. F. Brewster, F. P. Moore, J. F. Schmadcke, F. L. Froment, C. A. Garthwaite, L. A. Thompson, W. H. Kellner, N. P. Cutler, G. A. Mitchell, Perry R. Smith, J. J. McKelvey.

WRITES.—Fire, Automobile, Marine and Tornado Insurance.

TERRITORY COVERED.—Ark., Cal., Colo., Ill., La., Md., Minn., Miss., Mo., N. J., N. Y., Ohio, Ore., Pa., Tenn., Utah, Wash., Alaska, B. C., Manitoba.

TEUTONIA FIRE INSURANCE COMPANY OF DAYTON, OHIO, 44-46 So. Jefferson street, Dayton, Ohio. Organized March, 1865.

OFFICERS.—Pres., J. Linxweiler, Jr.; V. Pres., C. H. Frank; Sec., William F. Kramer; Man. Undr., J. Linxweiler, Jr.

DIRECTORS.—J. Linxweiler, Jr., Adam Schantz, F. J. Bucher, William H. Kuhlman, William F. Oelman, C. H. Frank, Henry Burkhardt, Herman Sochner, Louis W. Prinz.

WRITES.—Fire Insurance.

TERRITORY COVERED.—Ohio, Ind., Mich., W. Va., N. Y., Penna., Ill.

Domestic Fire Ins. Cos. in the U. S.—(Continued)

TEUTONIA FIRE INSURANCE COMPANY, 735 E. Ohio street, Pittsburgh, Pa. Organized July, 1871.

OFFICERS.—Pres., C. W. Gerwig; V. Pres., Dr. F. Blume; Sec., N. A. Weed.

DIRECTORS.—Henry Gerwig, William Riemensnyder, Henry J. Lotz, Jacob Mutzig, Charles Kellner, Dr. F. Blume, C. R. Hanna, George E. Meyer, H. W. Hespeneide, Klaus J. Steiner, C. W. Gerwig, T. W. Friend.

WRITES.—Fire Insurance.

TERRITORY COVERED.—Pa., N. Y., N. J., Md., Ohio, D. C., Conn., Mass., Ill., Ind., Mich., Wis., Colo., Cal.

TWIN CITY FIRE INSURANCE COMPANY, 627 Second Avenue South, Minneapolis, Minn. Organized April 8, 1913.

OFFICERS.—Pres., George A. Mowry; V. Pres., M. H. Schussler; Sec., W. A. Gordon; Asst. Sec., William Walsh; Treas., F. H. Peterson.

DIRECTORS.—N. H. Chase, W. A. Gordon, Henry C. Hanke, Frank Krehla, W. J. Landon, John B. Lee, George A. Mowry, F. H. Peterson, Milton Schussler, E. F. Vollmann, William Walsh, A. W. Wells, A. A. Wright, E. H. Sherwin, F. H. Morlock.

WRITES.—Fire, Lightning, Tornado, Automobile and Hail Insurance.

TERRITORY COVERED.—Mont., N. D., S. D., Minn., Iowa, Kan., Wis., Ill., Ohio.

UNDERWRITERS' FIRE INSURANCE COMPANY, 2 So. Main street, Concord, N. H. Organized 1886.

OFFICERS.—Pres., Charles L. Jackman; Sec., Freeman T. Jackman; Asst. Sec., Walter Williamson; Treas., Charles L. Jackman; Supt. of Agencies, Freeman T. Jackman; Man. Undrs., Freeman T. and Charles L. Jackman.

DIRECTORS.—Charles L. Jackman, Freeman T. Jackman, M. R. Jackman, T. E. Prescott, B. F. Prescott, F. W. Cheney, Walter Williamson.

WRITES.—Fire Insurance.

TERRITORY COVERED.—New Hampshire, Vermont, Pennsylvania.

UNDERWRITERS' FIRE INSURANCE COMPANY OF ROCKY MOUNT, Rocky Mount, N. C. Organized 1905.

OFFICERS.—Pres., M. R. Braswell; V. Pres., Geo. Hackney; Sec. and Man. Undr., W. S. Wilkinson; Treas., J. C. Braswell.

DIRECTORS.—W. L. Sherrod, Dr. J. C. Braswell, J. B. Philips, H. B. Bryan, M. C. Braswell, George B. Curtis, R. S. Wells, S. C. Bellamy, J. M. Sherrod, W. T. Braswell, Dr. J. P. Wimberley, Dr. R. H. Speight, W. L. Banks, Dr. W. P. Mercer, Dr. G. L. Wimberley, T. J. Hackney, J. C. Braswell, Dr. H. B. Marriott, Frank Shields, G. S. Edwards, D. J. Rose, Dr. M. R. Braswell, W. S. Wilkinson, P. C. Stove, E. W. Shearm.

WRITES.—Fire Insurance.

TERRITORY COVERED.—North Carolina.

UNDERWRITERS OF GREENSBORO, 112 E. Market street, Greensboro, N. C. Organized 1898. Amended 1899.

OFFICERS.—Pres., J. Van Lindley; V. Pres., A. M. Scales; Sec., A. W. McAlister; Asst. Sec. and Treas., W. L. Sharpe; Man. Undr., E. J. Davis.

DIRECTORS.—A. W. McAlister, William E. Holt, J. B. Stroud, W. A. Thomas, W. P. Beall, R. G. Vaughn, E. M. Hendrix, A. M. Scales, J. Y. Joyner, J. Van Lindley, G. A. Norwood, Jr., R. H. Ricks, B. D. Heath, C. G. Wright, Carey J. Hunter, George Hackney, C. A. McBane.

WRITES.—Fire Insurance.

TERRITORY COVERED.—North Carolina and South Carolina.

UNION FIRE INSURANCE COMPANY, 1306 Chamber of Commerce, Buffalo, N. Y. Organized June 1, 1874.

OFFICERS.—Pres., O. E. Foster; V. Pres., J. H. Lascelles and C. Lee Abell; Sec., C. Lee Abell; Man. Undrs., Crum & Forster, General Agts., New York.

DIRECTORS.—C. Lee Abell, W. G. Case, Harold L. Abell, O. E. Foster, H. C. Harrison, W. E. Hutchins, John A. Forster, William T. Roberts, G. B. Rodgers, John T. Steele, Frank W. Adolf, Harry T. Vars, J. H. Lascelles.

WRITES.—Fire Insurance.

TERRITORY COVERED.—New York, New Jersey, Pennsylvania, Illinois, Michigan.

UNION INSURANCE COMPANY, Bangor, Maine. Organized 1862.

OFFICERS.—Pres., A. F. Stetson; Sec., A. W. Staples; Treas., A. F. Stetson.

DIRECTORS.—F. H. Appleton, A. F. Stetson, I. K. Stetson, W. S. Higgins, C. H. Bartlett, C. P. Thomas, S. P. Dennett, H. R. Chaplin, Charles Stetson, John Wilson, C. P. Dennett.

WRITES.—Marine Insurance.

TERRITORY COVERED.—Me., Mass., Penna., and the Maritime Provinces.

Domestic Fire Ins. Cos. in the U. S.—(Continued)

UNION INSURANCE COMPANY, 316 Fourth avenue, Pittsburgh, Pa. Organized February 10, 1871.

OFFICERS.—Pres., A. W. Mellon; V. Pres., Thomas Walker; Sec., J. W. J. McLain; Treas., Mellon National Bank; Supt. of Agencies and Man. Undr., Edwin J. Krueger.

DIRECTORS.—A. W. Mellon, Thomas Walker, H. C. Frick, James H. Lockhart, Edwin J. Krueger, John T. Findley, Thomas C. Lazear, T. A. Mellon, J. W. J. McLain, H. A. Phillips, John S. McCormick, H. M. Johnson.

WRITES.—Fire Insurance.

TERRITORY COVERED.—Pennsylvania, Ohio, Illinois and Wisconsin.

UNITED FIREMEN'S INSURANCE COMPANY, N. E. cor. Third and Walnut streets, Philadelphia, Pa. Organized April 2, 1860.

OFFICERS.—Pres., William H. Clark; V. Pres., Thos. K. Ober, Jr.; Sec., M. B. Yates; Asst. Sec., William G. Wible; Treas., J. M. Canning; Agency Sec., H. A. Knabe.

DIRECTORS.—Percy M. Chandler, Sidney W. Ffoulkes, Josiah A. McKee, Thomas K. Ober, Jr.; Maurice W. Sloan, George B. Wells, W. H. Clark, George DeB. Keim, Charles T. Colladay.

WRITES.—Fire Insurance.

TERRITORY COVERED.—Pa., N. Y., La.

UNITED STATES FIRE INSURANCE COMPANY, 95 William street, New York City. Organized April 1, 1824.

OFFICERS.—Pres., Charles A. Norris; V. Prests., M. J. Ennis, M. L. Allen; Sec., David G. Wakeman; Asst. Sec., W. R. Crane.

DIRECTORS.—A. Romeyn Pierson, George R. Branson, Waldo E. Hutchins, John A. Forster, J. Lester Parsons, W. McD. Tierson, Isaac L. Allen, A. S. Hutchins, William L. Albro, F. W. Drake, M. J. Ennis, Louis F. Ballard, Otto B. Candidus, Frederick H. Crum, R. O. Haubold, I. Reynolds Adriaance, Areunah M. Burtis, William Harkness, William H. Harkness, Harrie T. Hull, William A. Jones, Solomon Ketcham, Herbert D. Lounsbury, Frank B. Lown, Andrew B. Newcombe, Charles W. Pilgrim, J. Wilson Poucher, Peter H. Troy, Lewis H. Vail, Howard H. Williams.

WRITES.—Fire, Automobile, Marine and Tornado Insurance.

TERRITORY COVERED.—All States except Ariz., Ark., Del., N. Mex., Okla., S. C., Wyo.

UNIVERSAL FIRE INSURANCE COMPANY, Insurance Exchange, Chicago, Ill. Organized. Incorporated November 9, 1914.

OFFICERS.—Pres., Gerald A. Rolfes; Sec., Wm. B. Taylor.

ORGANIZERS.—Gerald A. Rolfes, Wm. M. St. Clair, W. H. Healy, W. B. Taylor, Wm. J. Dillon, Wm. H. Kern, E. W. Thompson, H. C. Dix, G. A. Mavon, Geo. M. Van Vleet, M. M. Fell, James W. Weldon, T. Wilbur Leake, E. R. Thomas, E. J. Countryman, J. N. Hilton, Willis W. Blackman, S. H. Dickinson, B. H. Thompson, C. L. Burkhardt, D. S. G. Lilley, Dr. Ira F. Palmer, G. Keller Leet, Dr. Z. W. Moss, H. E. Lloyd, George Aschenbrenner, L. H. Weis.

VIRGINIA FIRE AND MARINE INSURANCE COMPANY, 1015 East Main street, Richmond, Va. Organized March 14, 1832.

OFFICERS.—Pres., William H. Palmer; V. Pres., E. B. Addison; Sec., W. H. McCarthy; Treas., B. C. Lewis, Jr.; Supt. of Agencies and Man. Undr., J. M. Leake.

TELEPHONE 3260 JOHN
3261

WILLARD S. BROWN

JAMES MARSHALL

WILLARD S. BROWN & CO.

FIRE INSURANCE AGENCY

REPRESENTING

NORTHERN OF N. Y.

ROYAL EXCHANGE

YORKSHIRE

FIREMANS FUND

PENNSYLVANIA

CONNECTICUT

COMMERCIAL UNION, N. Y.

1 LIBERTY STREET, NEW YORK

Domestic Fire Ins. Cos. in the U. S.—(Continued)

DIRECTORS.—E. B. Addison, H. L. Cabell, J. Jordan Leake, Fred E. Nolting, William H. Palmer, William H. Palmer, Jr.; O. H. Funsten.

WRITES.—Fire Insurance.

TERRITORY COVERED.—Va., N. C., Tenn., Ala., Miss., La., Tex., Ill., D. C., Pa., Mass., N. Y.

VULCAN FIRE INSURANCE COMPANY OF OAKLAND, CALIFORNIA, Fourteenth street and Broadway, Oakland, Cal. Incorporated August 22, 1910.

OFFICERS.—Pres., J. F. Carlston; V. Pres., E. S. Wangenheim; Sec., Arnold Hodgkinson; Asst. Sec., B. E. Cotton; Treas., E. D. Bothwell; Manager, Herbert B. Keith.

DIRECTORS.—J. W. Phillips, J. F. Carlston, E. S. Wangenheim, W. T. Veitch, C. H. Wentz, Tom C. Grant, J. P. Maxwell, J. Y. Eccleston, William Cavalier, Alden Anderson, R. M. Fitzgerald, Stuart S. Hawley, J. H. King.

WRITES.—Fire Insurance.

TERRITORY COVERED.—Cal., Ore., Wash., Utah, Mont., Idaho, Colo., Wyo., Brit. Col., Hawaii, N. Y., Penna., Ariz., Nev., Mass.

VULCAN INSURANCE COMPANY, 89 Fulton street, New York City, New York. Organized July 24, 1911.

OFFICERS.—Pres., Isidor Kahn; V. Pres., Charles E. Falk; Sec., I. Koenigsberger.

DIRECTORS.—Jacob B. Baum, Charles S. Besthoff, Holmes J. Corbett, Emil Eismann, Charles E. Falk, Isidor Kahn, I. Koenigsberger, Max Yankauer, A. L. Strasser, Herbert Abraham, Geo. E. Curtis, Herman Rawitzer, David Tim.

WRITES.—Fire, Tornado, Sprinkler Leakage and Automobile Insurance.

TERRITORY COVERED.—N. Y., Ohio, Ind., Ill., N. J., Penna., D. C.

WABASH FIRE INSURANCE COMPANY, Wabash, Ind. Organized December 14, 1915.

OFFICERS.—Pres., Supt. of Agencies and Purchasing Agt., Ira J. Bell; V. Pres., James Wilson; Sec. and Mng. Undr., W. H. Smith; Asst. Sec., Carl B. Irelan; Treas., George Hipskind.

DIRECTORS.—Ira J. Bell, James Wilson, W. H. Smith, Carl B. Irelan, George Hipskind, Frank M. Rince, Edwin F. Smith, W. R. Yarnelle, W. H. Anderson, Dr. Loren Smith, Fred I. King, B. F. Overinger.

WESTERN DEPARTMENT MANAGERS.—Douglas Bros. and Rice, Chicago, Ill.

WRITES.—Fire, Windstorm, Tornado and Automobile Insurance.

TERRITORY COVERED.—Indiana.

WESTCHESTER FIRE INSURANCE COMPANY, 100 William street, New York City. Organized as a mutual, March 14, 1837; as a joint stock company, January 1, 1870.

OFFICERS.—Pres., George R. Crawford; V. Pres., Otto E. Schaefer; Sec. and Mng. Undr., Harry H. Clutia; Treas., Otto E. Schaefer; Asst. Sec., Geo. B. Crawford.

DIRECTORS.—George R. Crawford, John Lyon, Frederick E. Willits, William F. Bishop, George B. Crawford, Elwood Burdsall, S. E. Goodsell, Frederick A. Hodgman, Otto E. Schaefer, Francis G. Cart, Daniel W. Bigoney, Wm. G. Conklin, Robert S. Hincks, H. H. Clutia, W. H. Ammerman.

WESTERN DEPARTMENT MANAGER.—Sigfried Schwarz, Chicago, Ill.

PACIFIC COAST MANAGER.—Benj. J. Smith, San Francisco, Cal.

GENERAL AGENCY FOR FLA. and SO. GA.—E. A. Groover, Jacksonville, Fla.

GENERAL AGENCY FOR TEX., LA. and ARK.—G. R. Scruggs & Co., Dallas, Tex.

GENERAL AGENCY FOR OKLA.—Robert S. Price Co., Dallas, Tex.

WRITES.—Fire, Automobile, Tornado, Sprinkler Leakage, Marine and Hail Insurance.

TERRITORY COVERED.—All States except Del.—Territories of Hawaii and Alaska—Provinces of Alberta, Brit. Col., Manitoba, New Brunswick, Ontario, Quebec and Saskatchewan in Canada.

WESTERN INSURANCE COMPANY, 324 Fourth avenue, 11 Floor, Pittsburgh, Pa. Organized March 20, 1849.

OFFICERS.—Pres., W. H. Nimick; Vice Pres., H. S. A. Stewart, D. P. Black; Sec.-Treas., D. Dallas Hare; Asst. Sec., George L. Mager.

DIRECTORS.—David P. Black, George W. J. Bissell, W. H. Nimick, H. S. A. Stewart, James Lockhart, H. J. Heinz, Wm. Frew, John Woodwell, Reuben Miller, Joseph T. Speer, Nathaniel Holmes, Paul C. Wolf, D. Dallas Hare.

WRITES.—Fire, Lightning and Tornado Insurance.

TERRITORY COVERED.—Pa., Ill., Ohio, N. J., N. Y., Wis., Minn., Mich.

Never Better

ROYAL SERVICE

None Better

Fire

Tornado

Automobile

Tourist Floater

Sprinkler

Marine and

Leakage

Transportation



ORGANIZED 1845

COMMENCED BUSINESS IN U. S. 1851

UNITED STATES BRANCH DECEMBER 31, 1916

ASSETS IN THE UNITED STATES \$14,763,831
(Available for Losses in the United States Only)

LIABILITIES 10,563,651

SURPLUS TO U. S. POLICYHOLDERS \$4,200,180

TRUSTEES IN THE UNITED STATES:
NEW YORK LIFE INSURANCE AND TRUST COMPANY

DEPARTMENTS IN THE UNITED STATES:
NEW YORK ATLANTA BOSTON
CHICAGO SAN FRANCISCO

"The Leading Fire Company of the World"

FOREIGN FIRE INSURANCE COMPANIES in the United States

AACHEN AND MUNICH FIRE INSURANCE COMPANY, Aix-la-Chapelle, Germany. Organized 1825.

OFFICERS.—U. S. Mgr., J. A. Kelsey; Asst. Mgr., S. H. Quackenbush, New York.
SOUTHERN DEPT. MGRS.—Jerome & Brown, Atlanta, Ga.
PACIFIC COAST DEPT. MGRS.—Selback & Deans, San Francisco, Cal.
SOUTHWESTERN DEPT. MGRS.—J. S. Aldehoff & Co., Dallas, Tex.
ROCKY MT. DEPT. MGR.—E. J. Miller, Denver, Colo.
LOUISIANA DEPT. MGRS.—J. D. Kitchen & Bro., New Orleans, La.
U. S. TRUSTEES.—Walter T. Rosen, Charles H. Sabin, Albert H. Wiggin.
WRITES.—Fire and Tornado Insurance.
TERRITORY COVERED.—Entire United States, except Ark., Kan., Miss., N. D., S. D., S. C. and Calif.

ABEILLE FIRE INSURANCE COMPANY of Paris, France. Organized 1857.
OFFICERS.—U. S. Mgrs., Starkweather & Shepley, Supt. of Agencies and Man. Undr., Emil G. Pieper, 17 Custom House street, Providence, R. I.
U. S. TRUSTEES.—Bankers Trust Company, 16 Wall street, New York City.
WRITES.—Fire Reinsurance.
TERRITORY COVERED.—Ill., La., Mass., Mich., No. Car., N. Y., Ohio, Pa., Wis.

ALLIANCE ASSURANCE COMPANY, LTD., London, Eng. Organized 1824.
Commenced business in United States 1892.
OFFICERS.—U. S. Mgrs., Chubb & Son, 5 South William street, New York City.
U. S. TRUSTEE.—Bankers Trust Company, New York.
WRITES.—Automobile, Marine and Inland Marine Insurance.
TERRITORY COVERED.—Cal., Ill., La., Md., Mass., Minn., Neb., N. J., N. Y., N. D., Pa., S. D.

ALLIANZ INSURANCE COMPANY, LTD., Berlin, Germany. Organized 1890.
OFFICERS.—U. S. Mgr., H. K. Fowler, New York.

ASSICURAZIONI GENERALI, Trieste, Austria. Organized 1831.
OFFICERS.—U. S. Mgrs., Weed & Kennedy, 123 William street, New York City.
WRITES.—Surplus Fire Insurance.

ATLAS ASSURANCE COMPANY, LTD., 100 William street, New York City, Organized 1808. Commenced business in United States, 1886.
NEW YORK DEPARTMENT MANAGER.—Frank Lock.
WESTERN DEPT. MGR.—George E. Haas, Chicago, Ill.
PACIFIC COAST DEPT. MGR.—Frank J. Devlin, San Francisco, Cal.
U. S. TRUSTEES.—R. J. Cross, W. P. Bliss, E. G. Merrill.
WRITES.—Fire, Tornado, Automobile, Sprinkler Leakage, Use and Occupancy Insurance.

TERRITORY COVERED.—United States.

The Atlas has a paid-up capital of \$1,320,000, a net surplus of \$5,065,940, and total assets as of December 31, 1915, of \$22,319,923. These resources, apart from life insurance funds, are available for any requirement that might arise in this country. When the Company first entered the United States it started business on the Pacific Coast, took out its Massachusetts license four years later, and not till five years after that did it receive admission to New York. The headquarters of the New York Branch is at 100 William street, Frank Lock being the manager. The operations of the American department have been profitable, the loss ratio has been normal, and the cost of management kept to a minimum. It is in high repute throughout the country for its satisfactory handling of losses. At the close of last year the resources of the American department were as follows, the accompanying figures for the same items in 1915 serving to show the progress the Branch made during the year: Admitted assets, 1916, \$3,270,655—1915, \$3,082,720; unearned premium reserve, 1916, \$1,821,715—1915, \$1,714,138; surplus over all liabilities, 1916, \$1,239,137—1915, \$1,176,426; amount at risk, 1916, \$357,468,756—1915, \$331,909,994; net premium income for 1916, \$1,936,126—for 1915, \$1,776,877; gross income for 1916, \$2,059,389—for 1915, \$1,912,161; ratio for 1916 of losses incurred to premiums 49.7—for 1915, 56.3; expense ratio for 1916, 40.6—for 1915, 43.1. The strength of these figures indicates how ably the affairs of the American department have been conducted. In the Pacific Coast States the Company issues policies entitled "Atlas Assurance Company, Limited, with which is incorporated the Manchester Assurance Company." Manager Frank Lock was born on the Isle of Wight, England, January 10, 1855, and has been engaged in fire insurance from boyhood. He was in the home office of the Commercial Union for eleven

Law Union & Rock

Insurance Company, Limited, of London

(FOUNDED 1806)

No Underwriters' Agency

No Annexes

No Overhead Writing

An Agents' Company

UNITED STATES BRANCH
49 John Street :: New York

HALL & HENSHAW
United States Managers

WM. M. HENSHAW, New York City Dept.
WARREN F. GOODWIN, Agency Dept.

Foreign Fire Insurance Companies—(Continued)

years, was foreign superintendent of the Fire Insurance Association of London for four years and its United States manager for two years, and accepted his present engagement in July, 1891. He was one of the organizers of the General Adjustment Bureau, and its first president, and has been president of the New York Fire Insurance Exchange, and president of the Eastern Union.

BALKAN NATIONAL INSURANCE COMPANY, Sofia, Bulgaria. U. S. Dept., Hartford, Conn. Organized 1895. Entered United States in 1910.

OFFICERS.—U. S. Mgrs., William C. Scheide & Co., Inc.

WRITES.—Fire Insurance.

U. S. TRUSTEES.—State Bank & Trust Co., Hartford, Conn.

TERRITORY COVERED.—Ark., Colo., Conn., Del., Ill., Ind., Ia., La., Mass, Mich., Miss., Mont., Nev., N. H., N. J., N. Y., N. C., Ohio, Pa., Tex., Utah., W. Va.

BRITISH AMERICA ASSURANCE COMPANY, Toronto, Can. Organized/ February 13, 1833.

OFFICERS.—V. Pres. and Gen. Mgr., W. B. Meikle; Asst. Gen. Mgr., John Sime.

SOUTHERN DEPT. MGR.—C. H. Godfrey.

WESTERN DEPT. MGR.—H. T. Lamey.

PACIFIC COAST DEPT. MGRS.—Miller, Henley & Scott.

U. S. TRUSTEES.—United States Mortgage and Trust Company, New York City.

WRITES.—Fire Insurance.

BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LTD., Liverpool, Eng. Organized 1863.

OFFICERS.—U. S. Mgr., W. L. H. Simpson; Sec., H. J. M. Edgar, Cotton Exchange Bldg., New York.

U. S. TRUSTEES.—Central Trust Company, New York.

WRITES.—Marine, Tourists' Baggage, Registered Mail and Automobile Insurance.

BRITISH DOMINIONS GENERAL INSURANCE COMPANY, London, England.

OFFICERS.—U. S. Mgrs., E. E. Hall & Co., 80 Maiden Lane, New York.

"BULGARIA," FIRST BULGARIAN INSURANCE COMPANY, Rustchuk, Bulgaria. Organized August 23, 1891.

OFFICERS.—U. S. Mgrs., Snow & Thieme, 80 Maiden Lane, New York; Office Mgr., Joseph Horn.

U. S. TRUSTEE.—Fidelity Trust Company, Hartford, Conn.

WRITES.—Fire and Tornado Reinsurance.

CALEDONIAN INSURANCE COMPANY, U. S. Branch, 50 and 52 Pine street, New York, N. Y. Organized 1805. Commenced business in United States 1890.

OFFICERS.—U. S. Mgr., Charles H. Post; Asst. U. S. Mgr., R. C. Christopher.

U. S. TRUSTEES.—R. J. Cross, W. P. Bliss, E. G. Merrill.

WRITES.—Fire and Tornado Insurance.

TERRITORY COVERED.—Ala., Alaska, Ariz., Cal., Col., Conn., Del., Dist. Col., Fla., Ga., Hawaii, Idaho, Ill., Ind., Ia., Kas., Ky., La., Me., Md., Mass., Mich., Minn., Miss., Mo., Mont., Neb., Nev., N. H., N. J., N. Y., N. C., Ohio, Ore., Pa., R. I., Tenn., Texas, Utah, Vt., Va., Wash., W. Va., Wis., Wyo.

CANTON INSURANCE OFFICE, LTD., Canton, China. Organized 1836. Commenced business in United States 1882.

OFFICERS.—U. S. Mgrs., Parrott & Co., San Francisco.

WRITES.—Marine Insurance.

TERRITORY COVERED.—Cal., Wash., Hawaii, B. C.

CENTURY INSURANCE COMPANY, LTD., Edinburgh, Scotland. Organized April 17, 1885. Admitted to United States October 31, 1911.

OFFICERS.—U. S. Mgrs., Henry W. Brown & Co., 80 Maiden Lane, New York.

U. S. TRUSTEES.—Roland L. Taylor, U. C. Crosby, Henry I. Brown.

TERRITORY COVERED.—Mass., Md., R. I., N. Y., N. J., Pa., N. C., Ill., Wis., Minn., Mo., Cal., Ore., Wash. and Colo.

COLOGNE REINSURANCE COMPANY, Cologne, Germany. Commenced business in the United States August 12, 1898.

OFFICERS.—U. S. Mgr., E. M. Cragin, 1 Liberty street, New York City.

PHOENIX
ASSURANCE COMPANY
LTD.

OF LONDON

(Established 1782)

FIRE
USE AND OOOUPANOY
TORNADO
SPRINKLER LEAKAGE

Head Office for the United States
100 WILLIAM STREET
NEW YORK CITY
PERCIVAL BERESFORD, U. S. Manager

Foreign Fire Insurance Companies—(Continued)

COMMERCIAL UNION ASSURANCE COMPANY, London, Eng. Organized 1861.
OFFICERS.—U. S. Mgr., A. H. Wray, New York; Asst. Mgrs., C. J. Holman, C. E. Porter; Western Dept. Mgr., H. C. Eddy, Chicago; Pacific Coast Dept. Mgr., E. I. Niebling, San Francisco.

FINE ART AND GENERAL INSURANCE COMPANY, London, Eng. Organized 1890.
OFFICERS.—U. S. Agents, E. E. Hall & Co., 80 Maiden Lane, New York City.
WRITES.—Surplus Line Insurance.
TERRITORY COVERED.—United States and Canada.

FIRE REASSURANCE COMPANY, of Paris, France. Organized 1884. Commenced business in United States 1911.
OFFICERS.—U. S. Mgr., B. N. Carvalho, Farmington avenue and Broad street, Hartford, Conn.

TRUSTEES.—Connecticut Trust and Safe Deposit Company, Hartford, Conn.
WRITES.—Reinsurances of Fire, Hail and Tornado.
TERRITORY COVERED.—Ark., Cal., Conn., Del., Ill., Ind., Iowa, La., Mass., Mich., Miss., Mont., Nev., N. H., N. J., N. Y., N. C., Ohio, Pa., Texas, Utah, W. Va.

FIRST RUSSIAN INSURANCE COMPANY, Petrograd, Russia. Organized 1827. Commenced business in United States 1907.
OFFICERS.—U. S. Mgr., Paul E. Rasor, 15 William street, New York City.

FRANKONA REINSURANCE COMPANY, Berlin, Germany. Organized 1886. Commenced business in United States 1911. U. S. branch, 123 William street, New York City.

OFFICERS.—U. S. Mgr. and Atty., C. H. Franklin; Asst. to Mgr., J. M. Smith, New York.
TRUSTEES.—Bankers Trust Company, New York City.
WRITES.—Fire, Lightning, Tornado, Sprinkler Leakage, Motor Vehicles and Explosion Reinsurance.
TERRITORY COVERED.—United States and Territories.

GENERAL FIRE ASSURANCE COMPANY, Paris, France. Organized 1819.
OFFICERS.—U. S. Mgrs., Fred S. James & Co., 123 William street, New York City.
U. S. TRUSTEE.—Central Trust Company of New York.
WRITES.—Fire Insurance.
TERRITORY COVERED.—Cal., Conn., D. C., Ill., Ind., Iowa, Kas., Ky., La., Md., Mass., Mich., Minn., Mo., Neb., N. J., N. Y., Ohio, Okla., Ore., Pa., R. I., Va., Wash., W. Va., Wis.

GENERAL MARINE INSURANCE COMPANY, Dresden, Germany. Organized 1860. Commenced business in the United States 1871.
OFFICERS.—U. S. Mgr., Max Grundner, 5 So. William street, New York City.
WRITES.—Marine Insurance.

GRESHAM FIRE AND ACCIDENT INSURANCE SOCIETY, LTD., London, Eng. Organized 1908.
OFFICERS.—U. S. Attorneys, Fred S. James & Co., 123 William street, New York City.
WRITES.—Surplus Line Insurance.

HAMBURG ASSURANCE COMPANY of Hamburg, Germany. Organized 1897.
U. S. MGRS.—Mutzenbecher & Ballard, 80 Maiden Lane, New York City.
TRUSTEES.—New York Life Insurance and Trust Company.
WRITES.—Fire Insurance.

HAMBURG-BREMEN FIRE INSURANCE COMPANY, Hamburg, Germany. Organized 1854.
OFFICERS.—U. S. Mgr., Horatio N. Kelsey, New York; Sec., Georg Aschermann, 123 William street, New York City.
WRITES.—Fire and Tornado Insurance.
TERRITORY COVERED.—All States, except Alaska, N. M., Miss., S. D. and Vermont.

The Hamburg-Bremen Fire is the pioneer German insurance company in America, having entered the United States in 1858. On December 31, 1916, the United States Branch had admitted assets of \$1,902,350.53, a net surplus of \$603,855.23, inclusive of a deposit capital of \$200,000, a net premium income for the year of \$1,164,062, and a total income of \$1,244,593. The trustees of the department are William Schall, Jr., H. R. Kunhardt, John Achelis, Henry A. Caesar and Gustav Schwab.

Foreign Fire Insurance Companies—(Continued)

INDEMNITY MUTUAL MARINE ASSURANCE COMPANY, LTD., London, England. Organized 1824. Commenced business in United States 1889.
OFFICERS.—U. S. Mgrs., Appleton & Cox, 3 South William street, New York City.
WRITES.—Marine Insurance.
TERRITORY COVERED.—Ark., Cal., Colo., D. C., Ill., Ia., La., Md., Mich., Minn., Miss., Mo., Neb., N. J., N. Y., Pa., Tenn., Tex., Wash., Wis., Ky., N. D., Ohio, S. D.

INTERNATIONAL REASSURANCE COMPANY, LTD. of Vienna, Austria.
OFFICERS.—U. S. Mgrs., Mutzenbecher & Ballard, 80 Maiden Lane, New York.
Pres., Sumner Ballard; Sec., Fritz Kortenbeutel.
U. S. TRUSTEES.—New York Life Insurance and Trust Company.
WRITES.—Fire Reinsurance.

JAKOR INSURANCE COMPANY OF MOSCOW, RUSSIA, Moscow, Russia.
Organized June 23, 1872. Commenced business in United States June 29, 1908.
OFFICERS.—U. S. Mgrs., Mutzenbecher & Ballard, 80 Maiden Lane, New York.
Pres., Sumner Ballard; Sec., Fritz Kortenbeutel.
U. S. TRUSTEES.—New York Life Insurance and Trust Company.

LA FONCIERE MARINE INSURANCE COMPANY, Paris, France. Organized 1879.
OFFICERS.—Gen. Agts., H. R. Mann & Co., 339-341 Sansome street, San Francisco, Cal.; Agts., J. Bertschmann and Maloy, New York.

LAW UNION AND ROCK INSURANCE COMPANY, LTD., London, England. Organized 1806.
OFFICERS.—U. S. Mgrs., Hall & Henshaw, 49 John street, New York City.
COOK CO. ILL. DEPT. MGR.—A. F. Shaw.
PACIFIC COAST DEPT. MGR.—Harry H. Smith.
U. S. TRUSTEES.—Union Trust Company, New York City.
WRITES.—Fire Insurance.
TERRITORY COVERED.—Cal., Col., Conn., Del., Dist. Col., Idaho, Ill., Ind.,

PLACE YOUR INSURANCE WITH



Atlas Assurance Company Limited

OF LONDON, ENG.

ESTABLISHED A.D. 1808

Fire, Automobile, Tornado, Sprinkler Leakage

UNITED STATES TRUSTEES

R. J. Cross, Esq.

W. P. Bliss, Esq.

Edwin G. Merrill, Esq.

**Office 100 William St., New York
Frank Lock, Manager**

Foreign Fire Insurance Companies—(Continued)

Md., Mass., Mich., Minn., Mont., Neb., Nev., N. J., N. Y., Ohio, Ore., Pa., R. I., Utah, Wash., W. Va., Wis., Wyo., Canada.

LEGAL INSURANCE COMPANY, LTD., London, England. Organized 1908. Commenced business in United States 1909.

OFFICERS.—U. S. Attorneys, Fred S. James & Co., 123 William street, New York City.

WRITES.—Surplus Line Insurance.

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LTD., of Liverpool, England. Organized 1836. Began business in United States 1848. Principal office in the United States, 80 William street, New York City.

OFFICERS.—Mgr. Henry W. Eaton; Deputy Mgr., George W. Hoyt; Assoc. Deputy Mgr., Hugh R. Loudon; Asst. Deputy Mgr., J. B. Kremer; Agency Supt., T. A. Weed.

U. S. TRUSTEES.—John A. Stewart, E. D. Randolph, Walter C. Hubbard.

WRITES.—Fire, Tornado, Sprinkler Leakage, Marine, Automobile, Explosion, Registered Mail, Tourists' Baggage and Hail Insurance.

TERRITORY COVERED.—United States and Canada.

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY, LTD., Liverpool, England. U. S. Branch, 57 and 59 William street, New York. Executive Offices, 20-22 Trinity street, Hartford, Conn. Organized December 10, 1861.

OFFICERS.—Mgr., A. G. McIlwaine, Jr.; Agency Sec., Henry W. Gray, Jr.; Supts. of Agencies, Eastern Dept., J. V. Fothergill; Southern Dept., C. F. Scholl; Dept. Mgrs., Eastern Dept., A. G. McIlwaine, Jr.; Western Dept., Charles E. Dox; Pacific Dept., Sam B. Stoy.

TRUSTEE.—United States Mortgage and Trust Company, New York City.

WRITES.—Fire, Inland Marine, Tornado, Sprinkler Leakage and Tourist Baggage Insurance.

TERRITORY COVERED.—United States, except Alaska and Delaware.

LONDON ASSURANCE CORPORATION, London, England; United States Branch, 84 William street, New York City. Organized 1720. Commenced business in United States 1872.

OFFICERS.—U. S. Mgr., Charles L. Case; Agency Sec., John H. Packard.

PACIFIC COAST BRANCH MGR.—A. W. Thornton, Pine and Sansome streets, San Francisco, Cal.

MARINE DEPT. GEN. AGENTS.—Chubb & Son, 5-7 So. William street, New York City.

U. S. TRUSTEES.—Charles D. Dickey, James N. Jarvie, James H. Post, Justus Rupert.

WRITES.—Fire, Marine, Tornado and Explosion Insurance.

TERRITORY COVERED.—United States.

Not only is the London Assurance one of the very oldest fire insurance companies in the world, but it is one of the strongest as well. It has an authorized capital of \$10,000,000, of which \$4,482,750 has been subscribed and \$2,241,375 paid in. Both at home and abroad, notably in the United States, its reputation for honorable dealing and instant attention to all obligations is of the best. No conflagration experience has found it wanting either in ability or in willingness to meet its losses in full and without an hour of unnecessary delay. As a rule, its loss ratio in this country has been moderate and its cost of administration low. By the figures of December 31 last the total assets of the United States Branch were \$4,972,552, as compared with \$4,385,826 at the close of 1915; the reinsurance reserve was \$2,298,077 on December 31, 1916, and \$2,252,295 one year before; at the end of 1916 the surplus over all liabilities stood at \$1,612,578, at the end of 1915 it had been \$1,304,704; in 1916 the net premiums were \$3,584,320—in 1915, \$2,986,892; in 1916 the total income was \$4,043,912—in 1915, \$3,701,040; in 1916 the losses paid amounted to \$1,401,894—in 1915, they were \$1,583,360; in 1916, the percentage of losses incurred to premiums was but 48.4—in 1915, it was 56; the ratio of expenses to premiums in 1916 was 36.8%—in 1915, it was 39.2. In addition to these resources the Branch is entitled to the backing of the home office, which approximates \$29,000,000 of assets and more than \$8,000,000 of surplus. It operates in all the States and Territories with the exception of Arkansas, Mississippi and Texas, writing fire, marine and tornado business. It also issues the policies of the "London Underwriters Agency." The United States trustees are Charles D. Dickey, James N. Jarvie, James H. Post and Justus Rupert, all of New York City.

MANNHEIM INSURANCE COMPANY, Mannheim, Germany. Organized 1879.

OFFICERS.—U. S. Mgrs., F. Herrmann & Company, 37 Wall street, New York.

Foreign Fire Insurance Companies—(Continued)

MARINE INSURANCE COMPANY, LTD., London, Eng. Organized 1836.
Commenced business in United States 1884.
OFFICERS.—U. S. Mgrs., Chubb & Son, New York.
WRITES.—Marine and Automobile Insurance.

MARITIME INSURANCE COMPANY, LTD., Liverpool, Eng. Organized 1864.
Commenced business in United States 1908.
OFFICERS.—U. S. Mgr., W. L. H. Simpson, New York.
WRITES.—Marine Insurance.

MINERVA RETROCESSION AND REINSURANCE COMPANY, Cologne, Germany. Commenced business in the United States January 1, 1912.
OFFICERS.—U. S. Mgr., Edwin M. Cragin, 1 Liberty street, New York City.

MOSCOW FIRE INSURANCE COMPANY, Moscow, Russia. Organized 1858.
OFFICERS.—U. S. Mgr., Paul E. Razor, 15 William street, New York City.

MOUNT ROYAL ASSURANCE COMPANY, Montreal, Canada. Organized 1902. Began business in United States 1914.
OFFICERS.—E. E. Hall & Co., 80 Maiden Lane, New York City.

MUNICH REINSURANCE COMPANY, United States Dept., 18 Asylum street, Hartford, Conn. Organized 1880.
OFFICERS.—U. S. Mgr., Carl Schreiner; Sec., O. Ehmann; Asst. Sec., G. A. Ziemen.
U. S. TRUSTEES.—Walter T. Rosen, Isaac N. Seligman, Hermann Sielcken.
WRITES.—Fire Reinsurance.

NATIONALE FIRE INSURANCE COMPANY OF PARIS, FRANCE. United States Branch, 17 Custom House street, Providence, R. I. Organized 1820.
OFFICERS.—United States Mgrs., Starkweather & Shepley, Inc.; Pres., Geo. L. Shepley; Supt. of Agencies and Man. Undr., Emil G. Pieper.

Scottish Union and National Insurance Company

Unquestioned Strength—1917 { Assets - \$6,966,172
Net Surplus, \$3,800,959

Broad, Liberal Underwriting Service to Agents in
**Fire, Automobile, Tornado, Rent, Use and Occupancy
Sprinkler Leakage, Explosion, etc.**

Under Operations in Harmony with American Agency
Practices and Principles

Headquarters for United States and Canada
HARTFORD, CONN.

JAMES H. BREWSTER
Manager

HENRY J. HOUGE } Assistant
J. H. VREELAND } Secretaries

Foreign Fire Insurance Companies—(Continued)

U. S. TRUSTEES.—Bankers Trust Company of New York City.

WRITES.—Fire and Lightning Insurance.

TERRITORY COVERED.—Cal., Conn., Col., D. C., Fla., Ga., Ill., Ind., Ky., La., Me., Md., Mass., Mich., Minn., Mo., Neb., N. H., N. Y., N. J., N. C., Ohio, Ore., Pa., R. I., S. C., Tenn., Utah, Va., Wash., W. Va., Wis., Idaho, Ia., N. D.

NATIONAL INSURANCE COMPANY OF GREAT BRITAIN, LTD., Glasgow, Scotland. Organized 1897. Began business in United States 1901.

OFFICERS.—U. S. Agents, E. E. Hall & Co., 80 Maiden Lane, New York City.

WRITES.—Surplus Line Insurance.

TERRITORY COVERED.—United States and Canada.

NETHERLANDS FIRE AND LIFE INSURANCE COMPANY, The Hague, Holland. Organized 1845.

OFFICERS.—U. S. Mgr., Harold W. Letton, 431 Insurance Exchange, Chicago; Asst. Mgr., George S. Valentine.

U. S. TRUSTEES.—Harris Trust and Savings Bank, Chicago, Ill.

WRITES.—Fire, Windstorm and Tornado Insurance.

TERRITORY COVERED.—Cal., Conn., Ill., Ind., Ia., La., Md., Mass., Mich., Minn., Mo., Neb., N. J., N. Y., N. C., Ohio, Ore., Pa., R. I., Texas, Utah, Wash., Wis.

NEW ZEALAND INSURANCE COMPANY, LTD., Auckland, New Zealand. Organized May 1, 1859.

OFFICERS.—U. S. Mgrs., Clinton Folger, W. M. Speyer, 334 California street, San Francisco, Cal.

PACIFIC COAST DEPT. MGRS.—Clinton Folger, W. M. Speyer.

TERRITORY COVERED.—Pacific Slope.

NORD-DEUTSCHE INSURANCE COMPANY, Hamburg, Germany. United States Head Office, 123 William street, New York. Organized May 11, 1857.

OFFICERS.—United States Mgr., J. H. Lenehan; Sec., Paul Wolf; Supt. of Agencies, Charles L. Purdin.

U. S. TRUSTEES.—The Farmers Loan and Trust Company.

WRITES.—Fire, Tornado, Automobile, Sprinkler Leakage and Marine Insurance.

TERRITORY COVERED.—Ala., Ark., Cal., Conn., Fla., Ga., Ill., Ind., Iowa, Kan., Ky., La., Md., Mass., Mich., Minn., Mo., Neb., N. H., N. J., N. Y., N. C., N. D., Ohio, Okla., Ore., Pa., R. I., S. D., Texas, Wash., W. Va., Wis., Tenn., D. C., Idaho.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY, London and Edinburgh, 76 William street, New York City. Organized 1809.

OFFICERS.—United States Mgr., E. G. Richards; Asst. Mgr., J. F. Hastings; Deputy Asst. Mgrs., W. P. Young, W. S. Berdan and C. R. Perkins.

DIRECTORS IN NEW YORK.—B. Aymar Sands, Chairman, Trustee; Adrian Iselin, Jr., Trustee; A. D. Juilliard, James Stillman, Wm. Pierson Hamilton, Trustee; Chas. S. Brown, Hermann Sielcken.

METROPOLITAN DEPT.—W. P. Young, Deputy Asst. Mgr.

MIDDLE DEPT.—C. R. Perkins, Deputy Asst. Mgr.

PACIFIC DEPT.—W. S. Berdan, Deputy Asst. Mgr.

NEW ENGLAND AND SOUTHERN DEPT.—W. S. Alley, General Agent.

CENTRAL DEPT.—F. L. Stabler, General Agent.

WESTERN DEPT.—C. E. Case, General Agent.

IMPROVED RISKS DEPT.—G. P. Davis, General Agent.

WRITES.—Fire, Tornado, Sprinkler Leakage, Automobile, Ocean Marine and Explosion Insurance.

TERRITORY COVERED.—All States, except South Carolina, Hawaii and Alaska.

NORTH CHINA INSURANCE COMPANY, LTD., Shanghai, China. Organized 1863. Commenced business in United States 1912.

OFFICERS.—U. S. Mgr., H. K. Fowler, 3 South William street, New York City.

WRITES.—Marine Insurance.

NORTHERN ASSURANCE COMPANY, LTD., London, England; United States Branch, 55 John street, New York, N. Y.; 642 Monadnock Block, Chicago, Ill. Organized 1836. Commenced business in the United States, 1854.

OFFICERS.—Eastern and Southern Depts.: Mgr., George W. Babb; Sub. Mgr., T. A. Ralston, 55 John street, New York. Western Dept.: Mgr., J. C. Corbet, 642 Monadnock Block, Chicago, Ill.

U. S. TRUSTEES.—J. V. B. Thayer and Charles D. Dickey, of New York.

WRITES.—Fire, Tornado and Sprinkler Leakage Insurance.

TERRITORY COVERED.—United States, except Hawaii, Philippine Islands, Porto Rico, Panama Canal Zone, Guam and Samoan Islands.

Foreign Fire Insurance Companies—(Continued)

NORTHERN INSURANCE COMPANY, of Moscow, Russia. United States Office, 123 William street, New York City. Organized May 31, 1872. Started business in United States February 25, 1911.

OFFICERS.—U. S. Mgrs., Fester & Folsom, Inc.
U. S. TRUSTEES.—Bankers Trust Company, New York.
WRITES.—Fire and Tornado Insurance.
TERRITORY COVERED.—United States and Canada.

NORWEGIAN GLOBE INSURANCE COMPANY, LTD., Christiania, Norway. United States Head Office, 3 South William street, New York.

OFFICERS.—U. S. Mgr., Robert Van Iderstine; Asst. Mgr., A. S. Boyd.
WRITES.—Fire, marine, bonding and casualty reinsurance.

NORWICH UNION FIRE INSURANCE SOCIETY, LTD., Norwich, England. United States Branch, 59 John street, New York. Organized 1797. Commenced business in the United States, 1877.

OFFICERS.—U. S. Mgrs., J. Montgomery Hare, William Hare; Branch Sec., J. F. Van Riper; Supt. of Agencies, J. H. Burger.
PACIFIC COAST DEPT. MGR.—J. L. Fuller, 332 Pine street, San Francisco, Cal.
WRITES.—Fire, Marine, Tornado, Automobile, Use and Occupancy, and Sprinkler Leakage Insurance.

OCEAN MARINE INSURANCE COMPANY, LTD., London, England. Organized 1850. Began business in United States 1903.

OFFICERS.—U. S. Mgr., W. L. H. Simpson, New York.
WRITES.—Marine Insurance.

PALATINE INSURANCE COMPANY, London, England. Organized 1900.

OFFICERS.—U. S. Mgr., A. H. Wray; Asst. Mgrs., C. J. Holman, C. E. Porter; Branch Sec., William M. Ballard.

U. S. TRUSTEES.—John Claflin, Richard J. Cross, Frederick B. Campbell.
WRITES.—Fire Insurance.

TERRITORY COVERED.—United States, except Alaska and Philippine Islands; and Canada.

PATERNELLE FIRE INSURANCE COMPANY, LTD., Paris, France. Organized 1843. Head office in U. S., 80 Maiden Lane, New York City.

OFFICERS.—U. S. Mgrs., Meinel & Wemple, Inc.

WRITES.—Fire and Tornado Insurance.

TERRITORY COVERED.—United States.

PATRIOTIC ASSURANCE COMPANY, LTD., Dublin, Ireland. United States Branch, 54 Pine street, New York. Organized December 31, 1913. Commenced business in United States, December 5, 1915.

OFFICERS.—U. S. Mgr., J. J. Guile; Sec., A. M. Thorburn; Asst. Sec., W. L. Chambers; Supts. of Agencies, T. M. Marson and F. H. Sherman.

WESTERN DEPT. MGR.—P. T. Kelsey.

PACIFIC COAST DEPT. GEN. AGTS.—W. O. Wayman and C. A. Henry.

U. S. TRUSTEES.—H. L. Griggs, S. T. Hubbard and James Brown.

WRITES.—Fire and Tornado Insurance.

TERRITORY COVERED.—Ala., Alaska, Ariz., Cal., Colo., Conn., Del., D. C., Fla., Idaho, Ill., Ind., Kans., La., Me., Md., Mich., Minn., Mo., Mont., Neb., Nev., N. H., N. J., N. Y., N. D., Okla., Ore., Penn., R. I., Tenn., Vt., Wash., W. Va., Wis.

PHENIX FIRE INSURANCE COMPANY, of Paris, France. Organized 1819. OFFICERS.—U. S. Mgrs., Starkweather & Shepley, Inc., 17 Custom House street, Providence, R. I. Supt. of Agencies and Man. Undr., Emil G. Pieper.

U. S. TRUSTEES.—Bankers Trust Company, 16 Wall street, New York City.

WRITES.—Fire and Lightning Insurance.

TERRITORY COVERED.—Cal., Col., Conn., Dist. Col., Fla., Ga., Ill., Ind., Ky., La., Md., Mass., Mich., Minn., Mo., Neb., N. J., N. Y., N. C., Ohio, Ore., Pa., R. I., S. C., Tenn., Utah, Wash., W. Va., Wis., Ia., Me., N. H., N. D.

PHOENIX ASSURANCE COMPANY, LTD., London, England. Organized January 17, 1782. Head office in the U. S., 100 William street, New York City.

OFFICERS.—U. S. Branch Mgr., Percival Beresford; Asst. Mgr., Hart Darlington.

TRUSTEES.—George Francis Crane, George A. Strong, Harry H. Treadwell.

WRITES.—Fire, Motor Vehicles, Tourist Baggage, Registered Mail, Windstorm, Tornado, Sprinkler Leakage, Explosion, Earthquake, and Marine Insurance.

TERRITORY COVERED.—All States and Territories except New Mexico.

Foreign Fire Insurance Companies—(Continued)

The Phoenix is one of the largest and most widely operated fire insurance companies in the world. Its assets approximate \$81,838,670, its surplus and special funds exceed \$11,875,250, and its paid-in capital stands at \$2,056,846. The reputation of the Company is of the best in all respects; its strength is most impressive, its respect for its obligations is traditional, and its operations have been attended with exceptional profit. Admitted to the United States in 1804, it was the first English fire insurance company to establish an American agency plant. In 1810 the Pennsylvania Legislature passed an act prohibiting all insurance by foreign corporations, and the Phoenix accordingly withdrew and did not return until 1879. Its present United States manager is Percival Beresford, the assistant manager is Hart Darlington, and the headquarters are at 100 William street, New York. The Company has departments at Chicago and San Francisco. The Marine and Automobile Department is under the management of H. K. Fowler, at 3 So. William street, New York. Comparative figures are here given as indicating the strength of the United States Branch and the extent of its operations, and as evidencing the forward movement of the Company's work in this country during the past year. Admitted assets, at close of 1916, \$4,637,548—at close of 1915, \$4,257,742; net surplus, including deposit capital of \$400,000, in 1916, \$1,807,255—in 1915, \$1,539,726; net premiums written in 1916, \$2,965,556—in 1915, \$2,934,998; total income in 1916, \$3,377,440—in 1915, \$3,069,002; net risks in force at the close of 1916, \$534,018,711—at the close of 1915, \$508,380,021; ratio for 1916 of losses incurred to premiums, 53.7 per cent.—in 1915 it was 50.4 per cent.; ratio for 1916 of underwriting expenses to premiums written, 41.5 per cent.—in 1915 it was 41.9 per cent. The standing of the Phoenix Assurance is no less high in this country than abroad. It is admirably managed, treats its policyholders with every consideration, and meets its obligations promptly and in full.

PRUSSIAN NATIONAL INSURANCE COMPANY. United States Head Office, Insurance Exchange, Chicago. Organized 1845. Commenced business in United States, 1871.

OFFICERS.—U. S. Mgr., Harold W. Letton; Asst. Mgr., George S. Valentine.

U. S. TRUSTEE.—Continental & Commercial Trust & Savings Bank

WRITES.—Fire, Marine, Automobile and Tornado Insurance.

TERRITORY COVERED.—United States, except Ala., Ariz., Ark., Fla., Kan., Me., Miss., Nev., N. H., N. Mex., Dakotas, S. C., Tenn., Vt., Va.

RELIANCE MARINE, Liverpool, England. U. S. Branch, New York, N. Y.

OFFICERS.—U. S. Mgr., W. L. H. Simpson.

U. S. TRUSTEES.—Old Colony Trust Company, Boston, Mass.

WRITES.—Marine Insurance.

ROSSIA INSURANCE COMPANY, of Petrograd, Russia. Farmington avenue and Broad street, Hartford, Conn. Organized 1881.

OFFICERS.—U. S. Mgr., Carl F. Sturhahn; Sec., B. N. Carvalho.

TRUSTEES.—Geo. B. Edwards, Isaac N. Seligman and Samuel McRoberts.

WRITES.—Fire, Marine, Hail and Tornado Reinsurance.

TERRITORY COVERED.—Ark., Cal., Conn., Del., Ill., Ind., Iowa, La., Mass., Mich., Miss., Mont., Nev., N. H., N. J., N. Y., N. C., Ohio, Pa., Texas, Utah, W. Va.

ROYAL EXCHANGE ASSURANCE, London, England. Organized June 22, 1720. United States Branch, 92 William street, New York City. Commenced business in United States 1891.

OFFICERS.—U. S. Mgr., Richard D. Harvey; Marine Dept., Appleton & Cox, Attys., 3 South William street, New York City.

SOUTHERN DEPARTMENT.—Edwin G. Seibels, Columbia, S. C.

SOUTHWESTERN DEPARTMENT.—Trezevant & Cochran, Dallas, Texas.

U. S. TRUSTEES.—George Francis Crane, Thatcher M. Brown.

WRITES.—Fire, Tornado, Sprinkler Leakage, Lightning, Ocean Marine, Inland Marine and Automobile Insurance.

TERRITORY COVERED.—United States, except Del., Vt., Ariz., Cal., Nev., N. Mex., Alaska, N. Dak.

ROYAL INSURANCE COMPANY, Liverpool, England. Head Office in United States, 84 William street, New York City. Organized 1845. Began business in United States 1851.

OFFICERS.—Gen. Attorney for United States, E. F. Beddall; Mgr., C. F. Shallcross, New York; Asst. Mgrs., F. W. Day, A. R. Hosford; Mgr., R. V. Watt, San Francisco; Mgrs., Field & Cowles, Boston; Mgr., George W. Law, Chicago; Mgr., Milton Dargan, Atlanta; Marine Mgr., John E. Hoffman, New York. Organized 1845.

U. S. TRUSTEE.—New York Life Insurance and Trust Company.

WRITES.—Fire, Marine, Automobile, Tornado, Sprinkler Leakage, Registered Mail and Tourist's Baggage Insurance.

TERRITORY COVERED.—United States. (Also has Canadian Branch.)

Foreign Fire Insurance Companies—(Continued)

RUSSIAN REINSURANCE COMPANY, Petrograd, Russia. Organized 1896. Began business in United States 1907. United States Branch, 15 William street, New York.
OFFICERS.—U. S. Mgr., Paul E. Rasor.
U. S. TRUSTEE.—Bankers Trust Company, New York.
WRITES.—Reinsurance.

SALAMANDRA INSURANCE COMPANY, Petrograd, Russia. U. S. Branch, 80 Maiden Lane, New York City. Organized 1846. Entered U. S. 1899.
OFFICERS.—U. S. Mgrs., Meinel & Wemple, Inc.
U. S. TRUSTEES.—New York Life Insurance & Trust Company, New York.
WRITES.—Fire and Tornado Insurance.
TERRITORY COVERED.—United States and Canada.

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY (Edinburgh). Head office in U. S., Hartford, Conn. Organized 1824. Began business in U. S. 1880.
OFFICERS.—Mgr., James H. Brewster; Asst. Secs., Henry J. Houge and J. H. Vreeland.
U. S. TRUSTEES.—Morgan G. Bulkeley, M. H. Whaples, M. B. Brainard.
WRITES.—Fire, Automobile, Sprinkler Leakage, Explosion and Tornado Insurance.
TERRITORY COVERED.—United States.

SEA INSURANCE COMPANY, LTD., Liverpool, Eng. Organized 1875. Began business in United States 1876.
OFFICERS.—U. S. Mgrs., Chubb & Son, New York.
U. S. TRUSTEE.—Equitable Trust Company, New York.
WRITES.—Marine Insurance.

SECOND RUSSIAN INSURANCE COMPANY, Petrograd, Russia. Organized 1835. Commenced business in United States 1913.
OFFICERS.—U. S. Mgrs., Meinel & Wemple, Inc., 80 Maiden Lane, New York.
U. S. TRUSTEES.—New York Life Insurance & Trust Co., New York.
WRITES.—Fire and Tornado Insurance.
TERRITORY COVERED.—United States and Canada.

SKANDIA INSURANCE COMPANY, of Stockholm, Sweden. U. S. Branch, 84 William street, New York City. Incorporated January 12, 1855. Commenced business in the U. S. in 1900.
OFFICERS.—U. S. Mgr. and Atty., C. F. Shallcross.
U. S. TRUSTEE.—New York Life Insurance and Trustee Company.
WRITES.—Reinsurance.

SKANDINAVIA REINSURANCE COMPANY, of Copenhagen, Denmark. United States headquarters, 80 Maiden Lane, New York.
OFFICERS.—U. S. Mgr., Sumner Ballard.
U. S. TRUSTEE.—Guaranty Trust Co. of New York.
WRITES.—Fire and Marine Reinsurance.

SOUTH GERMAN REINSURANCE COMPANY, of Munich, Bavaria. Head office in United States, Hartford, Conn. Organized 1892. Commenced business in United States 1911.
OFFICERS.—U. S. Mgr., Samuel G. Howe.
U. S. TRUSTEE.—Hartford Trust Company.
WRITES.—Reinsurance.

STANDARD MARINE INSURANCE COMPANY, LTD., Liverpool, England. United States Branch, New York, N. Y. Organized 1871. Commenced business in United States 1888.
OFFICERS.—U. S. Mgr., W. J. Roberts, 63 Beaver street, New York City.
U. S. TRUSTEES.—D. Schnakenberg, A. G. McIlwaine, Jr., J. E. Gardin.
WRITES.—Marine Insurance.
TERRITORY COVERED.—Ark., Cal., Ga., Ill., La., Mass., Minn., Mo., Miss., N. Y., Penn., S. C., Tenn., Tex., Va., Wash., Wis., Galveston, New Orleans, Charleston, San Francisco, Seattle.

STATE ASSURANCE COMPANY, LTD., Liverpool, England. Head office in United States, Hartford, Conn. Organized April 10, 1891. Commenced business in United States 1897.
OFFICERS.—U. S. Mgr., James H. Brewster; Asst. Secs., Henry J. Houge and J. H. Vreeland.

Foreign Fire Insurance Companies—(Continued)

PACIFIC COAST DEPARTMENT.—H. W. Fores, Gen. Agt.

U. S. TRUSTEES.—Morgan G. Bulkeley, Meigs H. Whaples, Morgan B. Brainard, WRITES.—Fire and Tornado Insurance.

TERRITORY COVERED.—Cal., Col., Conn., D. C., Fla., Ill., Ind., Ky., La., Mass., Me., Mo., Mont., Md., Mich., Minn., Pa., N. J., N. Y., R. I., Texas, Utah, Wis.

SUN INSURANCE OFFICE, London, Eng. U. S. Branch, 54 Pine street, New York City. Organized 1710. Commenced business in U. S. 1882.

OFFICERS.—U. S. Mgr., J. J. Gulle; Sec., A. M. Thorburn; Asst. Sec., W. L. Chambers, New York.

WESTERN DEPT. MGR.—P. T. Kelsey, Chicago, Ill.

PACIFIC COAST GEN. AGTS.—W. O. Wayman, C. A. Henry.

SUPTS. OF AGENCIES.—T. M. Marson, F. H. Sherman.

U. S. TRUSTEES.—H. L. Griggs, S. T. Hubbard, James Brown.

WRITES.—Fire and Tornado Insurance.

TERRITORY COVERED.—United States, except New Mexico.

The Sun Insurance Office is the oldest insurance company in the world.

When organized, in 1710, it had the name of the Sun Fire Office and retained it until it was changed by act of Parliament in 1891 to its present form, at which time the company received authority to transact all kinds of insurance. The operations and the resources of the Sun are enormous; it writes in all parts of the world and covers a great variety of risks. It has assets of more than \$20,000,000, a surplus of a dozen millions, and an authorized capital of \$12,500,000, of which practically all is subscribed and nearly one-quarter paid in. The Sun entered the United States on August 1, 1882. It writes fire and tornado lines in this country, and is considering the propriety of also covering private automobile (fire and theft), explosion and sprinkler leakage. Tornado lines will be extended so as to cover the whole country. The American business has been very ably conducted, and with a normal loss ratio as a rule, and a general low expense ratio, there has been a good profit on the operations. The policies of the "Sun Underwriters' Agency" are issued and guaranteed by the Sun's United States Branch. It is of interest to know that Manager J. J. Guile has been in the service of the Company since 1882. He was appointed secretary of the United States Branch in May, 1885, assistant manager of the Branch in May, 1886, and its manager in December, 1886. He has made the Sun's word as good as its bond in every corner of this country. We give herewith the figures for the leading items of the Branch as of December 31, 1916 and 1915, and a comparison will show the steady forward movement regularly maintained. Admitted assets, 1916, \$5,001,639—1915, \$4,866,598; net surplus, 1916, \$1,806,897—1915, \$1,748,526; net risks in force, nearly \$565,000,000; net premiums written in 1916, \$2,541,400—1915, \$2,358,331; total income for 1916, \$2,727,040—1915, \$2,542,609; ratio of losses incurred to premiums in 1916, 54.3 per cent.—in 1915, 52.2 per cent.; and ratio of expenses to premiums, in 1916, 42.2 per cent.—in 1915, 43.8 per cent.

SVEA FIRE AND LIFE INSURANCE COMPANY, LTD., of Gothenburg, Sweden. Head office U. S., 100 William street, New York. Organized May 18, 1866. Commenced business in U. S. 1884.

OFFICERS.—U. S. Mgr., J. M. Wennstrom.

U. S. TRUSTEE.—New York Trust Company.

WRITES.—Fire Insurance.

TERRITORY COVERED.—N. H., Mass., Conn., R. I., N. Y., N. J., Del., Md., Pa., W. Va., N. C., S. C., Ga., Ala., Fla., La., Miss., Ohio, Ind., Ky., Mich., Ill., Wis., Minn., Iowa, Mo., N. D., S. D., Neb., Tex., Mont., Wyo., Colo., Idaho, Ariz., Wash., Ore., Cal., D. C., Utah, Nev., Hawaii and Okla.

SWISS NATIONAL INSURANCE COMPANY, LTD., Basle, Switzerland. United States Dept., 80 Maiden Lane, New York City. Organized 1898. Commenced business in United States January, 1911.

OFFICERS.—Mgrs., Snow & Thieme; Office Mgr., Joseph Horn.

U. S. TRUSTEES.—Connecticut Trust and Safe Deposit Company, 36 Pearl street, Hartford, Conn.

WRITES.—Fire and Tornado Reinsurance.

TERRITORY COVERED.—United States.

SWISS REINSURANCE COMPANY, Zurich, Switzerland. Organized December 9, 1863.

OFFICERS.—U. S. Mgr., P. Beresford, New York.

TRUSTEES.—New York Life Insurance and Trust Company.

WRITES.—Reinsurance.

Foreign Fire Insurance Companies—(Continued)

SWITZERLAND GENERAL INSURANCE COMPANY, Zurich, Switzerland. Organized 1860. Commenced business in United States 1872.
OFFICERS.—U. S. Mgrs., Bertschmann & Maloy, 16 Exchange place, New York.
WRITES.—Marine Insurance.

THAMES AND MERSEY MARINE INSURANCE COMPANY, LTD., Liverpool, Eng. Organized 1860. Commenced business in United States 1880.
OFFICERS.—U. S. Mgr., H. K. Fowler, New York.
U. S. TRUSTEE.—Central Trust Company, New York.
WRITES.—Marine Insurance.

TOKIO MARINE INSURANCE COMPANY, LTD., of Tokio, Japan. Organized 1879.
OFFICERS.—U. S. Branch, Appleton & Cox, Attorneys, 3 South William street, New York, N. Y.
WRITES.—Marine, including Tourists' Floaters, Registered Mail, Yachts, Motor Boats, Fine Arts, Salesmen's Floaters and Parcel Post Insurance.
TERRITORY COVERED.—Ala., Colo., Fla., Ga., Ill., Ia., La., Md., Mich., Minn., Neb., N. J., N. Y., Okla., Ore., Ohio, Pa., S. C., Tex., Wash., Wis., Cal., Ind., Mo.

UNION AND PHENIX ESPANOL INSURANCE COMPANY, Madrid, Spain. Organized 1864. Commenced business in United States 1910.
OFFICERS.—U. S. Mgrs., Fester & Folsom, Inc., 123 William street, New York.
U. S. TRUSTEES.—Bankers Trust Company, New York City.
WRITES.—Fire and Tornado Reinsurance.
TERRITORY COVERED.—United States and Canada.

UNION ASSURANCE SOCIETY, London, Eng. Organized 1714. Commenced business in United States 1907.
OFFICERS.—U. S. Mgr., A. H. Wray, 55 John street, New York City.
U. S. TRUSTEES.—John Claffin, Walter B. Bliss, F. B. Campbell.
WRITES.—Fire Insurance.

UNION FIRE INSURANCE COMPANY, Paris, France. Organized 1828. Commenced business in United States 1910.
OFFICERS.—U. S. Mgrs., Starkweather & Shepley; Supt. of Agencies and Man. Undr., Emil G. Pieper, 17 Custom House street, Providence, R. I.
U. S. TRUSTEES.—Farmers Loan and Trust Company, of New York City.
WRITES.—Fire and Lightning Insurance.
TERRITORY COVERED.—Cal., Col., Conn., Dist. Col., Fla., Ga., Ill., Ind., Ia., Ky., La., Md., Mass., Mich., Minn., Mo., Neb., N. J., N. Y., N. C., Ohio, Ore., Pa., R. I., S. C., Tenn., Va., Wash., W. Va., and Wis.

UNION MARINE INSURANCE COMPANY, Liverpool, England. Head office in United States, 37 Wall street, New York.
OFFICERS.—U. S. Mgrs., F. Herrman & Co.
U. S. TRUSTEES.—Geo. F. Crane, T. S. Tailor.
WRITES.—Marine Insurance.

URBAINE FIRE INSURANCE COMPANY, Paris, France. Organized 1838. Head office in United States, 123 William street, New York. Began business in United States 1913.
OFFICERS.—U. S. Mgrs., Fred S. James & Co.
U. S. TRUSTEES.—Guaranty Trust Company, New York City.
WRITES.—Fire Insurance.
TERRITORY COVERED.—Cal., Col., Conn., Ill., Ind., Iowa, Ky., La., Md., Mass., Mich., Minn., Mo., N. J., N. Y., Ohio, Ore., Pa., R. I., Wash., Wis.

WARSAW FIRE INSURANCE COMPANY, Warsaw, Russia. Organized 1870. Began business in United States 1913.
OFFICERS.—U. S. Mgrs., Fester & Folsom, Inc., 123 William street, New York City.
U. S. TRUSTEES.—Bankers Trust Company, New York City.
WRITES.—Fire and Tornado Reinsurance.
TERRITORY COVERED.—United States and Canada.

WESTERN ASSURANCE COMPANY, 22 Wellington street, East, Toronto, Can. Organized Aug., 1851. Began business in United States 1874.
OFFICERS.—Pres., W. R. Brock; V. Pres. and Gen. Mgr., W. B. Meikle; Asst. Gen. Mgr., John Sime; Sec. C. C. Foster.

Foreign Fire Insurance Companies—(Continued)

U. S. TRUSTEE.—U. S. Mortgage and Trust Company, New York City.
WRITES.—Fire, Marine and Tornado Insurance.
TERRITORY COVERED.—United States, except New Mexico and Okla.; Canada.

YANG TSZE INSURANCE ASSOCIATION, LTD., Shanghai, China. United States Branch, 3 South William street, New York City.
OFFICERS.—U. S. Man., Wilcox, Peck & Hughes.
TRUSTEES.—Metropolitan Trust Company of New York.
WRITES.—Marine Insurance.
TERRITORY COVERED.—New York, Washington and California.

YORKSHIRE INSURANCE COMPANY, LTD., York, England. Organized 1824. Commenced business in United States 1910. Head office in United States, 80 Maiden Lane, New York.

OFFICERS.—U. S. Mgrs., Frank & DuBois; Man. Undr., Ernest B. Boyd.
SOUTHEASTERN DEPT. MGRS.—Dargan, Turner & Patillo, Atlanta, Ga.
CAROLINA-VIRGINIA DEPT. MGR.—Harry R. Bush, Greensboro, N. C.
PACIFIC COAST DEPT. MGR.—Jas. C. Johnston, San Francisco.
LOUISIANA AND MISSISSIPPI DEPT. MGR.—Jas. B. Ross, New Orleans.
U. S. TRUSTEES.—New York Life Insurance and Trust Company, New York City.
WRITES.—Fire, Lightning, Sprinkler Leakage, and Automobile Insurance.
TERRITORY COVERED.—United States.

MUTUAL FIRE INSURANCE COMPANIES in the United States

ABINGTON MUTUAL FIRE INSURANCE COMPANY, Abington, Mass. Organized May 30, 1856.

OFFICERS.—Pres., Isaac C. Howland; V. Pres., Edgar H. Thompson; Sec. and Treas., Alfred H. Nash.
TERRITORY COVERED.—New England.

ACTION AND GENESSEE MUTUAL FIRE INSURANCE COMPANY, Atwater, Minn. Organized 1884.

OFFICERS.—Pres., O. J. Gilbertson; Sec., F. C. Peterson; Treas., Andrew Flygare.

ALLIANCE CO-OPERATIVE INSURANCE COMPANY, 214-6 Central National Bank Bldg., Topeka, Kan. Organized July 13, 1895.

OFFICERS.—Pres. and Gen. Mngr., W. B. Gasche; V. Pres., R. H. Irons; Sec., Eva Elston; Treas., A. B. Smith.
WRITES.—Fire, Lightning, Windstorm, Cyclone and Tornado Insurance.
TERRITORY COVERED.—Kansas.

ADDISON FARMERS MUTUAL FIRE INSURANCE COMPANY, Addison, Ill. Organized 1855.

OFFICERS.—Pres., A. L. Glos; Sec., Otto A. Fisher.
TERRITORY COVERED.—Illinois.

AMERICAN MUTUAL FIRE INSURANCE COMPANY, 10 Weybosset street, Providence, R. I. Organized June 1, 1877.

OFFICERS.—Pres., John R. Freeman; V. Prests., Benjamin G. Buttolph and Edwin D. Pingree; Sec., Theodore P. Bogert; Asst. Sec., John D. McLeod, Richard B. Howard and John A. O'Connell; Treas., John R. Freeman.
WRITES.—Fire, Windstorm, Sprinkler Leakage, Use and Occupancy Insurance.
TERRITORY COVERED.—United States and Canada.

ANTHRACITE MUTUAL FIRE INSURANCE COMPANY, Shamokin, Pa. Organized November 23, 1891.

OFFICERS.—Pres., E. G. Seiler; V. Pres., John Mullen; Sec., W. J. Wiest; Treas., C. C. Leader.
TERRITORY COVERED.—Shamokin, Pa.

Mutual Fire Insurance Companies—(Continued)

ARKWRIGHT MUTUAL FIRE INSURANCE COMPANY, 31 Milk street, Boston, Mass. Organized 1860.

OFFICERS.—Pres., R. W. Toppan; V. Prests., D. W. Bartlett and E. V. French; Sec., D. W. Bartlett; Asst.-Sec. and Asst.-Treas., G. S. Young.

ASHLAND MUTUAL FIRE INSURANCE COMPANY, 1019 Centre street, Ashland, Pa. Organized March 1, 1878.

OFFICERS.—Pres., J. D. McConnell; V. Pres., John J. Sallada; Sec., S. Frank Williams; Treas., Richard J. Williams.

TERRITORY COVERED.—Ashland, Pa.

ATLANTIC MUTUAL FIRE INSURANCE COMPANY OF PHILADELPHIA, 925 Chestnut street, Philadelphia, Pa. Organized July 26, 1905.

OFFICERS.—Pres. and Treas., Frederick A. Downes; V. Pres., W. A. Witherspoon; Sec., George C. Hopson.

TERRITORY COVERED.—Pennsylvania and South Carolina; writes also direct in other States.

ATLANTIC MUTUAL INSURANCE COMPANY, New York. Organized July 1, 1842.

OFFICERS.—Pres., Cornelius Eldert; V. Prests., W. W. Parsons, Charles E. Fay; Sec., G. S. Floyd-Jones.

WRITES.—Marine Insurance only.

ATTLEBOROUGH MUTUAL FIRE INSURANCE COMPANY, 16 Horton Bldg., Attleborough, Mass. Organized 1844.

OFFICERS.—Pres., Mark E. Rowe; V. Pres., Fred L. Torrey; Sec., James S. Palmer; Treas., George H. Herrick.

TERRITORY COVERED.—Massachusetts.

AUTOMOBILE MUTUAL INSURANCE COMPANY OF AMERICA, 10 Weybosset street, Providence, R. I. Organized March, 1907.

OFFICERS.—Pres. and Treas., A. T. Vigneron; V. Pres., C. Prescott Knight; Sec., Frank M. Barber; Asst. Sec., H. B. Vigneron.

WRITES.—Fire and Theft Insurance.

TERRITORY COVERED.—United States and Canada.

BALTIMORE EQUITABLE SOCIETY, Baltimore, Md. Organized 1794.

OFFICERS.—Treas., Wilton Snowden; Sec., H. E. Rawlings.

BALTIMORE MUTUAL FIRE INSURANCE COMPANY OF BALTIMORE CITY, 616 North Calvert street, Baltimore, Md. Organized April 4, 1885.

OFFICERS.—Pres., William H. Purcell; V. Pres., Ernst Schmeisser; Sec. and Purchasing Agt., George H. Steuart; Asst. Sec., Charles W. Grant, Jr.

PURCHASING AGENT.—George H. Steuart.

TERRITORY COVERED.—United States and Canada.

BARNSTABLE COUNTY MUTUAL FIRE INSURANCE COMPANY, Yarmouthport, Mass. Organized 1832.

OFFICERS.—Pres., A. L. Weekes; Sec.-Treas., J. H. Clark; Asst. Sec., J. E. Howes.

BERKSHIRE MUTUAL FIRE INSURANCE COMPANY, 100 North street, Pittsfield, Mass. Organized 1835.

OFFICERS.—Pres., Henry R. Peirson; Sec. and Man. Undr., Robert A. Barbour.

TERRITORY COVERED.—New England, New York and Pennsylvania; Illinois applied for.

BLACKSTONE MUTUAL FIRE INSURANCE COMPANY, Providence, R. I. Organized 1868.

OFFICERS.—Pres. and Treas., William B. McBee; V. Pres. and Sec., Ernest W. Brown; Asst. Sec., Howard I. Lee.

BOSTON MANUFACTURERS MUTUAL FIRE INSURANCE COMPANY, 31 Milk street, Boston, Mass. Organized March 15, 1850.

OFFICERS.—Pres., Joseph P. Gray; V. Pres., Lewis H. Kunhardt; Sec., H. Dwight Hall; Asst. Sec., Otto F. Hauck; Treas., John B. Seward; Asst. Treas., Edward F. Robinson.

TERRITORY COVERED.—United States, east of Mississippi River, and Canada.

Mutual Fire Insurance Companies—(Continued)

BREMEN FARMERS' MUTUAL INSURANCE COMPANY, Bremen, Kan. Organized March 26, 1888.
OFFICERS.—Pres., W. Rabe; V. Pres., H. Rohde; Sec., F. H. Pralle; Treas., F. W. Stoha.

BROWN COUNTY FARMERS MUTUAL FIRE INSURANCE COMPANY, Morrill, Kan. Organized 1889.

OFFICERS.—Pres., G. W. Williams; V. Pres., Frank Darschner; Sec., G. Klepinger; Treas., Norman Saylor.

WRITES.—Farm Fire Insurance only.

TERRITORY COVERED.—Northeast Kansas.

BUCKS COUNTY CONTRIBUTIONSHIP FOR INSURING HOUSES AND OTHER BUILDINGS FROM LOSS BY FIRE, Morrisville, Pa. Organized 1811.

OFFICERS.—Pres., Thomas C. Knowles; Sec., William Balderston.

BURLINGTON COUNTY ASSOCIATION FOR INSURANCE, 5 South Main street, Medford, N. J. Organized November 23, 1823.

OFFICERS.—Pres., John E. Darnell; Sec., Henry P. Thorn; Asst. Sec., Harry L. Knight; Treas., William H. Zellej.

WRITES.—Fire Insurance on buildings only.

TERRITORY COVERED.—Portion of New Jersey.

BURLINGTON MUTUAL FIRE INSURANCE COMPANY, Burlington, Vt. Organized June 1, 1907.

OFFICERS.—Pres., C. W. Brownell; V. Prests., J. L. Southwick and E. S. Adsit; Sec. and Man. Undr., E. W. J. Hawkins; Treas., J. H. Macomber.

BUSINESS MEN'S MUTUAL FIRE INSURANCE COMPANY, Ontario Block, Towanda, Pa. Organized March 1, 1907.

OFFICERS.—Pres., Hon. E. A. Strong; V. Pres., F. G. Smith; Sec. and Supt. Agencies and Man. Undr., Geo. T. Ingham; Asst. Sec., E. J. Ingham; Treas., Hon. E. D. Lewis.

TERRITORY COVERED.—Pennsylvania.

CALUMET MUTUAL FIRE INSURANCE COMPANY, Calumet, Mich. Organized 1906.

OFFICERS.—Pres., John R. Ryan; Sec., Ole Olson.

CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY, Andover, Mass. Organized 1833.

OFFICERS.—Pres., Burton S. Flagg; V. Pres. and Treas., W. E. Burrage; Sec., F. G. Moore.

CAMPBELLSPORT MUTUAL FIRE INSURANCE COMPANY, Campbellsport, Wis. Organized July 30, 1895.

OFFICERS.—Pres., O. G. Hendricks; V. Pres., L. C. Kohler; Sec., H. A. Wrucke; Treas., John H. Paas.

WRITES.—Fire and lightning.

TERRITORY COVERED.—Wisconsin.

CANTWELL MUTUAL INSURANCE COMPANY, Odessa, Del. Organized 1849.

OFFICERS.—Pres., David W. Corbit; Sec., J. G. Brown.

TERRITORY COVERED.—Delaware.

CATSKILL MOUNTAIN FIRE INSURANCE COMPANY, Greenville, N. Y. Organized November 22, 1902.

OFFICERS.—Pres., C. P. McCabe; Sec. and Treas., O. C. Stevens.

TERRITORY COVERED.—N. Y. State, except Greater New York.

CENTRAL MANUFACTURERS' MUTUAL INSURANCE COMPANY, 122-24 West Main street, Van Wert, Ohio. Organized April 7, 1876.

OFFICERS.—Pres., H. V. Olney; V. Pres., J. P. Reed; Sec.-Treas., C. A. L. Purmort; Asst. Sec., C. M. Purmort.

WESTERN DEPT. MANAGER.—James S. Kemper.

TERRITORY COVERED.—Cal., Ga., Ind., Ill., Me., Mass., Mich., Minn., N. J., N. Y., Ohio, Ore., Pa., Tenn., Wash., Wis. and Iowa.

CINCINNATI EQUITABLE INSURANCE COMPANY, Cincinnati, Ohio. Organized 1826.

OFFICERS.—Pres., Frank J. Jones; Sec., Edward H. Ernst.

Mutual Fire Insurance Companies—(Continued)

CITIZENS FUND MUTUAL FIRE INSURANCE COMPANY, Red Wing, Minn. Incorporated March, 1914.
OFFICERS.—Pres., C. E. Friedrich; V. Pres., W. J. Staples; Sec., H. L. Hjermstad; Treas., C. J. Sargent.
WRITES.—Fire and Tornado Insurance.
TERRITORY COVERED.—Minnesota.

CITIZENS MUTUAL FIRE INSURANCE COMPANY, 141 Milk street, Boston, Mass. Organized 1846.
OFFICERS.—Pres., Geo. W. Hinkley; Sec., Herman Bird.
TERRITORY COVERED.—Massachusetts, Vermont.

COAL OPERATORS MUTUAL FIRE INSURANCE COMPANY, 517-519 South Fifth street, Springfield, Ill. Organized January 25, 1895.
OFFICERS.—Pres., T. N. Lemmon; V. Pres., W. L. Schmidt; Sec., Charles V. Hickox; Treas., H. C. Adams.
TERRITORY COVERED.—All States.

COMMERCIAL MUTUAL FIRE ASSOCIATION, Mitchell, S. D. Organized 1897.
OFFICERS.—Pres., S. H. Scallin; V. Pres., R. R. Jones; Sec.-Treas., J. O. Walrath.
WRITES.—Fire and Tornado Insurance.
TERRITORY COVERED.—South Dakota.

COMMERCIAL MUTUAL FIRE INSURANCE COMPANY OF GREENE COUNTY, Catskill, N. Y. Organized 1911.
OFFICERS.—Pres., O. V. Sage; Sec., C. E. Bloodgood.

CONCORD MUTUAL FIRE INSURANCE COMPANY, 82 North Main street, Concord, N. H. Organized August 29, 1885.
OFFICERS.—Pres. and Treas., Samuel C. Eastman; Sec., Louis C. Merrill; Asst. Sec., Elizabeth A. Brickett.
TERRITORY COVERED.—New Hampshire.

CONCORDIA TOWN MUTUAL INSURANCE COMPANY, Concordia, Mo. Organized January, 1895.
OFFICERS.—Pres., J. P. Lohoefer; V. Pres., L. H. Meyers; Sec., J. Vogt, Jr.; Treas., A. E. Bruns.
WRITES.—Fire, Lightning and Tornado Insurance.
TERRITORY COVERED.—Missouri.

CO-OPERATIVE FIRE INSURANCE COMPANY OF GREENE, Schoharie and Delaware counties. Home office, Catskill, N. Y. Organized April, 1886.
OFFICERS.—Pres., Omar V. Sage; Sec., Clarence E. Bloodgood.

COTTON AND WOOLEN MANUFACTURERS MUTUAL INSURANCE COMPANY, Boston, Mass. Organized 1875.
OFFICERS.—Pres., W. B. Plunkett; V. Pres., C. C. Converse; Sec.-Treas., Benjamin Taft; Asst. Sec.-Asst. Treas., W. B. Brophy.

CREAM CITY MUTUAL FIRE INSURANCE COMPANY, Milwaukee, Wis. Organized 1895.
OFFICERS.—Pres., H. C. Schroeder; V. Pres., F. L. Kunkel; Treas., J. Raddatz; Sec., R. Reinke.

CUMBERLAND MUTUAL FIRE INSURANCE COMPANY, 107 East Commerce street, Bridgeton, N. J. Organized February 1, 1844.
OFFICERS.—Pres., Isaac M. Smalley; Sec.-Treas., Charles F. Reeves.
TERRITORY COVERED.—New Jersey.

DANBURY MUTUAL FIRE INSURANCE COMPANY, 226 Main street, Danbury, Conn. Organized 1850.
OFFICERS.—Pres., John H. Fanton; Sec., Luman L. Hubbell; Treas., John M. Belden.
TERRITORY COVERED.—Local.

DAYTON MUTUAL FIRE INSURANCE COMPANY, Dayton, Ohio. Organized July 16, 1906.

Mutual Fire Insurance Companies—(Continued)

OFFICERS.—Pres., A. Cappel; V. Pres., W. F. Breidenbach; Sec., B. C. Coleman; Treas., W. H. Kuhlman.

DEDHAM MUTUAL FIRE INSURANCE COMPANY, 4 Pearl street, Dedham, Mass. Organized February 22, 1837.

OFFICERS.—Pres., James Y. Noyes; Sec.-Treas., Theodore T. Marsh.
TERRITORY COVERED.—Massachusetts.

DELAWARE COUNTY MUTUAL INSURANCE COMPANY, Media, Pa. Organized 1839.

OFFICERS.—Pres., Henry Mendenhall; Sec., Wm. H. Tricker.

DISTILLERS MUTUAL FIRE INSURANCE COMPANY OF BALTIMORE CITY, Baltimore, Md. Organized May, 1907.

OFFICERS.—Pres., Charles Goldsborough; V. Pres., W. A. Boykin; Sec., John G. Binford; Asst. Sec., Thomas C. Grove.

DOMESTIC MUTUAL FIRE INSURANCE COMPANY, Shamokin, Pa. Incorporated November 14, 1902.

OFFICERS.—Pres., H. S. Zimmerman; V. Pres., C. C. Leader; Sec., W. J. Wiest; Treas., C. O. McWilliams.

TERRITORY COVERED.—Shamokin, Pa.

DORCHESTER MUTUAL FIRE INSURANCE COMPANY, 55 Kilby street, Boston, Mass. Organized 1855.

OFFICERS.—Pres., William A. Muller; V. Pres., W. D. C. Curtis; Sec., Edward C. Mason; Treas., William A. Muller.

MAN. UNDR. and PURCHASING AGENT.—William A. Muller.

TERRITORY COVERED.—Mass., R. I., Conn., N. H. and Vt.

DRUGGISTS MUTUAL FIRE INSURANCE COMPANY, Mitchell, S. D. Organized 1895.

OFFICERS.—Pres., F. G. Stickles; Sec.-Treas., S. H. Scallin.

TERRITORY COVERED.—South Dakota.

EMPIRE CO-OPERATIVE FIRE INSURANCE COMPANY, Middleburgh, N. Y. Organized March 29, 1894.

OFFICERS.—Pres., Wellington E. Bassler; V. Pres., George B. Hyde; Sec., Albert A. Re Qua; Treas., J. L. Engle.

TERRITORY COVERED.—New York except Greater New York.

ENTERPRISE MUTUAL FIRE INSURANCE COMPANY, 10 Weybosset street, Providence, R. I. Organized June 2, 1874.

OFFICERS.—Pres., John R. Freeman; V. Pres., Benjamin G. Buttolph and Edwin D. Pingree; Sec., Theodore P. Bogert; Asst. Secs., John D. McLeod, Richard B. Howard and John A. O'Connell; Treas., John R. Freeman.

WRITES.—Fire, Windstorm, Sprinkler Leakage, Use and Occupancy Insurance.

TERRITORY COVERED.—United States and Canada.

EQUITABLE MUTUAL INSURANCE COMPANY, Brookings, S. D. Organized 1915.

EQUITY MUTUAL FIRE INSURANCE ASSOCIATION, Sioux City, Ia. Organized 1898.

OFFICERS.—Pres., M. A. Clark; Sec., Fred. C. McCutchen.

WRITES.—Fire, Tornado, and Hail Insurance.

TERRITORY COVERED.—Iowa.

ETTRICK SCANDINAVIAN MUTUAL FIRE INSURANCE COMPANY. Organized February 16, 1877.

OFFICERS.—K. K. Hogested; Sec., C. M. Scarsett.

TERRITORY COVERED.—Wisconsin.

FALL RIVER MANUFACTURERS MUTUAL INSURANCE COMPANY, Fall River, Mass.

OFFICERS.—Pres. and Treas., Charles S. Waring; V. Pres., Thomas E. Brayton; Sec., James W. Brigham.

Mutual Fire Insurance Companies—(Continued)

FALLS CITY GERMAN MUTUAL FIRE INSURANCE COMPANY, 742 E. Jefferson street, Louisville, Ky. Organized January 23, 1869.
OFFICERS.—Pres., J. Phil Young; V. Pres., J. F. William Selke; Sec., Henry Ries; Treas., H. D. Block.
TERRITORY COVERED.—Louisville, Ky.

FARMERS ALLIANCE INSURANCE COMPANY, McPherson, Kan. Organized 1888.
OFFICERS.—Pres. and Supt. of Agencies, I. F. Talbott; V. Pres., V. Goodsheller; Sec. and Man. Undr., C. F. Mingenback; Treas., B. F. McGill.
TERRITORY COVERED.—Kansas.

FARMERS' FIRE INSURANCE COMPANY OF UPPER AND LOWER SAUCON TOWNSHIPS, Bethlehem, Pa. Organized 1832.
OFFICERS.—Pres., J. S. Krause; V. Pres., A. S. Keck; Sec.-Treas., J. M. Leibert.
TERRITORY COVERED.—Pennsylvania.

FARMERS' FIRE INSURANCE COMPANY, 53 E. Market street, York, Pa. Organized April 6, 1853.
OFFICERS.—Pres., Wm. H. Miller; V. Pres., D. H. Detwiler; Sec.-Treas., A. S. McConkey; Asst. Sec., John I. Smith.
WESTERN DEPARTMENT MANAGER.—Geo. E. Redfield, Jr., Chicago, Ill.
TERRITORY COVERED.—R. I., Col., Conn., N. Y., Pa., N. J., Md., Ohio, Ind., Ill., Mich., Wis., Minn., Iowa, Mo., Neb., Mass.

FARMER MUTUAL FIRE PROTECTION ASSOCIATION, Farmer, Ohio. Organized February 27, 1875.
OFFICERS.—Pres., W. M. Battershall; V. Pres., P. N. Richardson; Sec., O. A. Rice; Treas., O. D. Ensign.

FARMERS MUTUAL FIRE INSURANCE COMPANY, Salem, N. J. Organized 1851.
OFFICERS.—Pres., E. Smith Bassett; Sec., Woodnut Pettit.
TERRITORY COVERED.—New Jersey.

FARMERS MUTUAL FIRE INSURANCE COMPANY OF THE STATE OF DELAWARE, 833 Market St., Wilmington, Del. Organized May 11, 1839.
OFFICERS.—Pres., William H. Swift; V. Pres., Frederic L. Kurtz; Sec.-Treas., William E. Rothwell.
TERRITORY COVERED.—Delaware.

FARMERS' MUTUAL FIRE INSURANCE COMPANY, Calumet, Mich. Organized June 30, 1906.
OFFICERS.—Pres., S. P. Waara; Sec., M. W. Kilpela; V. Pres., Erick Kokela; Treas., Herman Ervast.
TERRITORY COVERED.—Ontonagon County.

FARMERS MUTUAL HOME ASSESSMENT ASSOCIATION, Hooper, Neb. Organized 1912.
OFFICERS.—Sec., H. Mayer.

FARMERS MUTUAL HOME TORNADO INSURANCE COMPANY, Hooper, Neb. Organized 1912.
OFFICERS.—Sec., H. Mayer.

FARMERS' RELIANCE INSURANCE COMPANY of New Jersey, Security Trust Bldg., Camden, N. J. Organized December 4, 1879.
OFFICERS.—Pres., Wm. B. Shedaker; Sec., R. Levis Shivers; Treas., Charles Collins.
TERRITORY COVERED.—New Jersey.

FARMERS TOWN MUTUAL FIRE INSURANCE COMPANY, Mexico, Mo. Organized 1901.
OFFICERS.—Pres., Roy J. Maybee; V. Pres., Frank Towson; Supt. Agencies, H. E. Maybee; Sec.-Treas., R. Morris.
WRITES.—Fire and Tornado Insurance.
TERRITORY COVERED.—Missouri.

FARMERS UNION MUTUAL PROTECTIVE ASSOCIATION, Denver, Col. Organized 1914.

FINNISH MUTUAL FIRE INSURANCE COMPANY, 444 Pine St., Calumet, Mich.
OFFICERS.—Pres., Henry A. Kittii; V. Pres., Oscar Keckonen; Sec., John Waatti; Asst. Sec., O. H. Sorsen; Treas., Jacob Uitti.

Mutual Fire Insurance Companies—(Continued)

SUPT. OF AGENCIES.—Chas. Hensa.

TERRITORY COVERED.—Upper Peninsula, Michigan.

FIRE INSURANCE COMPANY OF NORTHAMPTON COUNTY, Easton, Pa.

Organized 1830.

OFFICERS.—Pres., H. P. Kinsey; Sec., A. C. Rodenbough.

FIRE RELIEF ASSOCIATION OF WAYNE COUNTY, Newark, N. Y. Organized February, 1878.

OFFICERS.—Pres., Albert Yeomans; Sec., O. M. Lincoln; Treas., W. H. Osborne.

WRITES.—Fire and Lightning Insurance.

TERRITORY COVERED.—Wayne County and adjoining counties.

FIREMEN'S MUTUAL INSURANCE COMPANY, 10 Weybosset St., Providence, R. I. Organized 1854.

OFFICERS.—Pres. and Treas., Frederick W. Moses; V. Pres. and Sec., Charles G. Easton; V. Pres., Frederick T. Moses; Asst. Sec., Carlos F. Hunt.

WRITES.—Fire, Sprinkler Leakage, Use and Occupancy, Windstorm Insurance.

TERRITORY COVERED.—Ill., Mass., Me., Mich., N. H., N. Y., N. C., Ohio, Pa., R. I., S. C., Wis.

FITCHBURG MUTUAL FIRE INSURANCE COMPANY, 781 Main St., Fitchburg, Mass. Organized March 23, 1847.

OFFICERS.—Pres., Lincoln R. Welch; V. Pres., J. Lovell Johnson; Sec., Frederick W. Porter; Treas., Lincoln R. Welch.

TERRITORY COVERED.—Mass., N. H., Vt., R. I., Conn., Cal., Dist. of Col., Ga., Ind., Md., Mich., Minn., Mo., N. Y., Ore., So. Car., Tenn., Wis., No. Car., Kan., Maine.

FLORIDA MUTUAL FIRE INSURANCE COMPANY, Tampa, Fla. Organized 1915.

FRANKFORD MUTUAL FIRE INSURANCE COMPANY of the County of Philadelphia, Phila., Pa. Organized 1843.

OFFICERS.—Pres., W. H. Shallcross; Sec., Wm. C. Taylor.

FRANKLIN MUTUAL FIRE INSURANCE COMPANY, Providence, R. I. Organized 1854.

OFFICERS.—Pres., J. G. Henshaw; Sec., Richard Bowen; Treas., J. G. Henshaw.

GERMAN MUTUAL FARMERS FIRE INSURANCE COMPANY, Mishicot, Wis. Organized April, 1874.

OFFICERS.—Pres., Ira Beyer; V. Pres., Fred Jonas; Sec., Herman Stehn; Treas., Aug. Arneemann.

TERRITORY COVERED.—Part of Manitowic county, and part of Kewaunee county, Wis.

GERMAN MUTUAL FIRE INSURANCE COMPANY of Covington, Ky., 625 Madison avenue, Covington, Ky. Organized February 24, 1874.

OFFICERS.—Pres., A. Nordmeyer; V. Pres., Val. J. Baader; Sec., William F. Schild; Asst. Sec., Henry Meimann; Treas., J. H. Rainke.

TERRITORY COVERED.—Kentucky.

GERMAN MUTUAL FIRE INSURANCE COMPANY OF NORTH CHICAGO, 512-514 North Ave., Chicago, Ill. Organized February 19, 1867.

OFFICERS.—Pres., John C. Cremer; V. Pres., Thomas Helbach; Sec. and Purchasing Agt., Nicholas J. Schmitz; Treas., John Schloeder.

TERRITORY COVERED.—North side of Chicago, Ill.

GERMAN MUTUAL INSURANCE ASSOCIATION, Sioux Falls, S. D. Organized 1915.

GERMAN MUTUAL INSURANCE COMPANY, Walnut and Twelfth streets, Cincinnati, Ohio. Organized March 10, 1858.

OFFICERS.—Pres., J. H. Kohmescher; V. Pres., Jos. B. Verkamp; Sec., H. A. Rattermann; Asst. Secs., F. D. Rattermann and F. J. Schmitt; Treas., C. W. H. Luebbert.

WRITES.—Fire, Gas and Gasoline Explosion Insurance.

TERRITORY COVERED.—Hamilton County, Ohio.

GERMAN WASHINGTON MUTUAL FIRE INSURANCE ASSOCIATION, 615 South Shelby street, Louisville, Ky. Organized October, 1859. Chartered January 16, 1860.

Mutual Fire Insurance Companies—(Continued)

OFFICERS.—Pres., H. A. Brinkhaus; V. Pres., W. E. Barth; Sec., G. W. Frank; Treas., Henry Feldkamp.

WRITES.—Fire Insurance.

TERRITORY COVERED.—Louisville, Ky.

GERMAN MUTUAL FIRE INSURANCE COMPANY OF JEFFERSON COUNTY, Louisville, Ky. Organized 1874.

OFFICERS.—Pres., Louis Diemer; Sec., Wm. Eigelbach.

GERMANTOWN FARMERS MUTUAL INSURANCE COMPANY, South Germantown, Wis. Organized 1854.

OFFICERS.—Pres., J. B. Becker; Sec., J. A. Schwalbach; Treas., Frank Schmeling.

WRITES.—Fire and Lightning Insurance.

TERRITORY COVERED.—Wisconsin.

GLEN COVE MUTUAL INSURANCE COMPANY, Glen St., Glen Cove, N. Y. Organized 1837.

OFFICERS.—Pres., Richard Downing; V. Pres., Daniel J. Hegeman; Sec. and Man. Undr., James W. Townsend; Treas., Frederick E. Willits.

TERRITORY COVERED.—New York.

GLOBE MUTUAL FIRE INSURANCE COMPANY, Chelsea, Mass. Organized 1915.

GRAIN DEALERS' MUTUAL FIRE INSURANCE COMPANY, Chamber of Commerce, Boston, Mass. Organized February 27, 1907.

OFFICERS.—Pres., Dean K. Webster; V. Pres., Milton L. Cushing; Sec. and Treas., A. Shirley Ladd.

TERRITORY COVERED.—New England and New York.

GRAIN DEALERS' NATIONAL MUTUAL FIRE INSURANCE COMPANY, 808-11 Board of Trade Bldg., Indianapolis, Ind. Organized December 24, 1902.

OFFICERS.—Pres., J. W. McCord; V. Pres., A. E. Reynolds; Sec., C. A. McCotter; Treas., James W. Sale.

WESTERN DEPARTMENT MANAGERS.—J. J. Fitzgerald and C. R. McCotter, Omaha, Neb.

TERRITORY COVERED.—Ind., N. D., Ohio, Ill., Mich., Mont., Penn., N. J., N. Y., Mass., Mo., Kan., Neb., So. Dakota, Minn. and Wash.

GRAIN SHIPPERS MUTUAL FIRE INSURANCE ASSOCIATION, Ida Grove, Ia. Organized 1897.

OFFICERS.—Pres., W. L. Sanborn; V. Pres., Ira Conger; Sec. and Man. Undr., F. D. Babcock; Treas., E. M. Cassady; Asst. Sec., F. D. Babcock, Jr.

WRITES.—Fire, Lightning and Tornado Insurance.

GRAND RAPIDS MERCHANTS' MUTUAL FIRE INSURANCE COMPANY, 325-28 Houseman Bldg., Grand Rapids, Mich. Organized July 31, 1909.

OFFICERS.—Pres., Anthony Klaassen; Sec., Wm. A. Haan; Treas., Paul Hoekstra.

TERRITORY COVERED.—Kent, Allegan and Ottawa Counties, Michigan.

GRANITE MUTUAL INSURANCE COMPANY, Main St., Barre, Vt. Organized January, 1907.

OFFICERS.—Pres., H. G. Woodruff; V. Pres., A. A. Sargent and H. Wm. Scott; Sec.-Treas., Rufus G. Robinson.

TERRITORY COVERED.—Vermont.

GRAPHIC ARTS MUTUAL FIRE INSURANCE COMPANY, Philadelphia, Pa. Organized 1907.

OFFICERS.—Pres., E. Lawrence Fell; V. Pres., Charles L. Kinsley; Sec.-Treas., Alfred J. Ferris.

GREAT AMERICAN MUTUAL FIRE INSURANCE COMPANY, San Antonio, Tex. Organized 1913.

OFFICERS.—Pres., D. B. Hayner; Sec., B. F. Inman.

GREEN COUNTY MUTUAL FIRE INSURANCE COMPANY, Greenville, N. Y. Organized May 24, 1893.

OFFICERS.—Pres., Richard Earl; V. Pres., L. R. Doty; Sec.-Treas., O. C. Stevens.

TERRITORY COVERED.—New York State, except Greater New York.

Mutual Fire Insurance Companies—(Continued)

GROCERS CASH DEPOSIT MUTUAL FIRE INSURANCE COMPANY, Huntingdon, Pa. Organized July 26, 1905.
OFFICERS.—Pres., H. C. Kinsloe; V. Pres., W. F. Burlew; Sec., G. E. Simpson; Treas., O. L. Weaver.
TERRITORY COVERED.—United States.

HAMBURG TOWN MUTUAL INSURANCE COMPANY, Hamburg, Wis. Organized 1867.
OFFICERS.—Pres., O. J. Ophus; Sec., L. O. Byre.

HAMPSHIRE MUTUAL FIRE INSURANCE COMPANY, 100 North St., Pittsfield, Mass. Organized 1830.
OFFICERS.—Pres., Henry R. Peirson; V. Pres., Oliver Walker; Sec.-Treas. and Man. Undr., Robert A. Barbour.
TERRITORY COVERED.—Massachusetts.

HARBOR CREEK MUTUAL FIRE INSURANCE COMPANY OF ERIE, PA., Erie, Pa. Organized 1857.
OFFICERS.—Pres., C. R. Forbes; Sec., S. H. Willis; Treas., A. B. McDonald.

HARDWARE DEALERS MUTUAL FIRE ASSOCIATION OF PENNSYLVANIA, Huntingdon, Pa. Organized 1902.
OFFICERS.—Pres., C. H. Miller; Sec., W. P. Lewis.

HARDWARE DEALERS MUTUAL FIRE INSURANCE COMPANY OF WISCONSIN, Stevens Point, Wis. Organized April 8, 1904.
OFFICERS.—Pres., O. P. Schlafer; V. Pres., R. C. Murdock; Sec.-Treas., P. J. Jacobs; Asst. Sec., M. J. O'Brien.
TERRITORY COVERED.—Licensed in Michigan, Oklahoma, North Dakota, Indiana, New York and Wisconsin.

HARDWARE MUTUAL FIRE INSURANCE COMPANY OF NORTH DAKOTA, Fargo, N. D.
OFFICERS.—Pres., A. C. Curroy, Perth; V. Pres., A. P. Miley, Lansford; Sec.-Treas., P. D. Rognlie, Esmond.

HARTFORD COUNTY MUTUAL INSURANCE COMPANY, 803 Main street, Hartford, Conn. Organized 1831.
OFFICERS.—Pres., Ralph H. Ensign; Sec.-Treas., William A. Erving; Asst. Sec., Edward F. Harrison.
TERRITORY COVERED.—Connecticut.

HERMAN FARMERS MUTUAL FIRE INSURANCE COMPANY, Herman, Wis. Organized March, 1856.
OFFICERS.—Pres., Daniel Schultz; Sec., H. F. Ringle; Treas., Charles Steinberg.
TERRITORY COVERED.—Wisconsin.

HIBERNIAN MUTUAL INSURANCE COMPANY, Charleston, S. C. Organized March 15, 1882.
OFFICERS.—Pres., Andrew J. Riley; V. Pres., W. G. O'Hagan; Sec.-Treas., M. F. Kennedy.

HIDE AND LEATHER MUTUAL FIRE INSURANCE COMPANY, 119 South Fourth street, Philadelphia, Pa. Organized May 3, 1911.
OFFICERS.—Pres., James Salen; V. Pres., Edwin H. Faust; Sec., John A. Duncan; Treas., Spencer K. Mulford.
TERRITORY COVERED.—United States.

HINGHAM MUTUAL FIRE INSURANCE COMPANY, Hingham, Mass. Organized March 4, 1826.
OFFICERS.—Pres., Henry W. Cushing; Sec., A. F. Hersey; Treas., H. W. Cushing.
TERRITORY COVERED.—Massachusetts.

HOLYOKE MUTUAL FIRE INSURANCE COMPANY, 114 Washington street, Salem, Mass. Organized March 14, 1843.
OFFICERS.—Pres., Walter L. Harris; V. Pres., Carlos P. Faunce; Sec., Louis O. Johnson; Treas., Walter L. Harris; Asst. Treas., A. N. Webb; Man. Undr., Carlos P. Faunce.
TERRITORY COVERED.—Mass., Me., N. H., Vt., R. I., Conn.

Mutual Fire Insurance Companies—(Continued)

HOME MUTUAL FIRE INSURANCE COMPANY, Binghamton, N. Y. Organized February, 1901.

OFFICERS.—Pres., John Bayless; V. Pres., Charles D. Matthews; Sec., Franklin J. Bayless; Treas., A. J. Parsons; Gen. Agent, J. L. McLaughlin.

TERRITORY COVERED.—New York, except Greater New York.

HOPE MUTUAL FIRE INSURANCE COMPANY, Providence, R. I. Organized 1875.

OFFICERS.—Pres., F. L. Pierce; Asst. Secs., C. A. Tompkins, R. G. Luther.

HOP GROWERS' FIRE RELIEF ASSOCIATION OF BUTTEVILLE, R. 3., Aurora, Ore. Organized 1889.

OFFICERS.—Pres., John Murray; V. Pres., J. C. Murphy; Sec., N. B. Cook; Treas., W. R. McKay.

TERRITORY COVERED.—Willamette Valley.

HUNTINGDON CASH DEPOSIT MUTUAL FIRE INSURANCE COMPANY, Huntingdon, Pa. Organized February 22, 1911.

OFFICERS.—Pres., H. C. Kinsloe, Newton Hamilton, Pa.; V. Pres., Harry Swank, Johnstown, Pa.; Sec., G. E. Simpson, Huntingdon, Pa.; Treas., D. M. Stewart.

HURST HOME INSURANCE COMPANY, Millersburg, Ky. Organized 1892.

OFFICERS.—Pres., J. G. Allen; Sec., O. E. Hurst.

ILLINOIS MUTUAL FIRE UNDERWRITERS, Belvidere, Ill. Organized 1903.

OFFICERS.—Pres., O. H. Wright; V. Pres., N. L. Jackson; Sec., E. H. Tripp; Treas., Oliver L. Watson.

WRITES.—Fire and Windstorm Insurance.

TERRITORY COVERED.—Illinois.

IMPLEMENT DEALERS MUTUAL INSURANCE COMPANY, Grand Forks, N. Dak. Organized May 15, 1903.

OFFICERS.—Pres., George E. Duis; V. Pres., D. C. McIntosh; Sec., J. E. Sheehy; Treas., P. S. Houghton.

INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY, 518 North Delaware street, Indianapolis, Ind. Organized April 1, 1897.

OFFICERS.—Pres., J. W. Finnell; V. Pres., John Montano; Sec., and Mgr., F. B. Fowler; Treas., J. T. Eaglesfield.

TERRITORY COVERED.—Ark., Cal., Conn., Ill., Ind., Iowa, Kan., Ky., La., Me., Mass., Mich., Minn., Mo., N. H., N. J., N. Y., N. C., Ohio, Okla., Ore., Pa., So. Car., Tenn., Texas., Wash., W. Va. and Wis.

INDIANAPOLIS GERMAN MUTUAL FIRE INSURANCE COMPANY, Indianapolis, Ind. Organized July 15, 1884.

OFFICERS.—Pres., Albert Sahn; V. Pres., August Buschmann; Sec., Charlotte Rieas; Asst. Sec., Christian J. Gerstner; Treas., Albert Krull.

INDIANA RETAIL MERCHANTS' ASSOCIATION MUTUAL FIRE INSURANCE COMPANY, Anderson, Ind. Organized October 2, 1907.

OFFICERS.—Pres., Thomas J. McKiernan; V. Pres., L. H. Rulo; Sec., Ralph B. Clark; Asst. Sec., Grace L. Shawler; Treas., John F. Cannon.

TERRITORY COVERED.—Indiana.

INDIANA THRESHERMEN'S MUTUAL INSURANCE ASSOCIATION, Indianapolis, Ind. Organized 1915.

INDUSTRIAL MUTUAL INSURANCE COMPANY, 31 Milk street, Boston, Mass. Organized April, 1890.

OFFICERS.—Pres., Charles T. Plunkett; V. Pres., F. W. Pitcher; Sec.-Treas., Benjamin Taft; Asst. Sec., W. B. Brophy.

WRITES.—Fire and Use and Occupancy Insurance.

IOWA AUTO OWNERS' MUTUAL INSURANCE ASSOCIATION, Des Moines, Ia. Organized 1915.

IOWA HARDWARE MUTUAL INSURANCE ASSOCIATION, Mason City, Ia. Organized August 20, 1903.

Mutual Fire Insurance Companies—(Continued)

OFFICERS.—Pres., L. C. Abbott; V. Pres., L. Lindenberg; Sec., A. R. Sale; Treas., F. R. Currie.

IOWA IMPLEMENT MUTUAL INSURANCE ASSOCIATION, Nevada, Ia. Organized February 1, 1903.

OFFICERS.—Pres., P. F. Arney; V. Pres., J. L. Farrington; Sec., D. M. Grove; Treas., James McCoy.

WRITES.—Fire and Tornado Insurance.

TERRITORY COVERED.—Iowa.

IOWA MERCANTILE MUTUAL FIRE INSURANCE ASSOCIATION, Spencer, Ia. Organized October, 1895.

OFFICERS.—Pres., W. S. Bemis; V. Pres., W. H. Golly; Sec., Supt. Agencies and Man. Undr., O. D. Jenkins; Treas., William Flindt.

WRITES.—Fire, Tornado and Windstorm Insurance.

TERRITORY COVERED.—Iowa.

IOWA MUTUAL INSURANCE ASSOCIATION, De Witt, Ia. Organized March 12, 1900.

OFFICERS.—Pres., T. W. Large; V. Pres., J. G. Pearse; Sec., G. M. Smith; Treas., J. V. Bloom; Supt. of Agencies, J. W. Howes.

WRITES.—Fire, Tornado, Plate Glass, Lightning and Windstorm Insurance.

TERRITORY COVERED.—Iowa.

IOWA MUTUAL TORNADO INSURANCE ASSOCIATION, Des Moines, Ia. Organized 1883.

OFFICERS.—Pres., N. Densmore; Sec., J. B. Herriman.

IOWA STATE INSURANCE COMPANY, Keokuk, Ia. Organized January, 1855. **OFFICERS.**—Pres., William Logan; V. Pres., Alexander E. Johnstone; Sec., G. C. Tucker; Asst. Sec., J. I. Annable; Treas., Wells M. Irwin.

WRITES.—Fire, Windstorm and Hail Insurance.

TERRITORY COVERED.—Iowa and Missouri.

ITALIAN MUTUAL FIRE INSURANCE COMPANY, Laurium, Mich. Organized 1901.

OFFICERS.—Pres., Vincent Vairo; Sec., John Bracco.

JEFFERSON COUNTY PATRONS' FIRE RELIEF ASSOCIATION, Watertown, N. Y. Organized May 27, 1877.

OFFICERS.—Pres., Ira Sharp; V. Pres., Oscar E. Hinds; Sec., W. H. Vary; Treas., George E. Bull.

JEFFERSON MUTUAL FIRE INSURANCE COMPANY, 317 Chestnut street, St. Louis, Mo. Organized 1861.

OFFICERS.—Pres., A. F. Klasing; V. Pres., Julius L. Winkelmeyer; Secs., L. W. Schonebeck and Oscar J. Wendt.

TERRITORY COVERED.—St. Louis.

JORDAN MUTUAL FIRE INSURANCE COMPANY, Allentown, Pa. Organized 1870.

OFFICERS.—Pres., W. H. Hecker; V. Pres., Dr. Charles H. Schlesman; Sec. Treas., William F. Ruhe; Asst. Sec. and Asst. Treas., George G. Blumer.

TERRITORY COVERED.—Pennsylvania.

KANSAS FARMERS' MUTUAL INSURANCE ASSOCIATION, R. F. D. No. 3, Chapman, Kan. Organized May 18, 1896.

OFFICERS.—Pres., John Wilkins; V. Pres., E. G. Hanna; Sec., C. J. Olson; Treas., W. J. Galt.

WRITES.—Fire, Windstorm and Tornado Insurance.

TERRITORY COVERED.—Kansas.

KENT COUNTY MUTUAL INSURANCE COMPANY, 305 State street, Dover, Del. Organized 1847.

OFFICERS.—Pres., James J. Ross; V. Pres., Caleb S. Pennewell; Sec. Treas., Wm. Denney; Asst. Sec., Cecil C. Fulton.

WRITES.—Fire and Lightning Insurance.

TERRITORY COVERED.—Delaware and Maryland.

Mutual Fire Insurance Companies—(Continued)

KEWASKUM MUTUAL FIRE INSURANCE COMPANY, Kewaskum, Wis. Organized August 7, 1901.

OFFICERS.—Pres., A. L. Rosenheimer; V. Pres., N. J. Mertes; Sec., Joseph Schmidt; Treas., L. P. Rosenheimer.

WRITES.—Fire and Lightning Insurance.

TERRITORY COVERED.—State of Wisconsin (Cities and Villages).

KEYSTONE MUTUAL FIRE INSURANCE COMPANY, 925 Chestnut street, Philadelphia, Pa. Organized December 30, 1884.

OFFICERS.—Pres., Frederick A. Downes; V. Pres., John T. Bottomley and Simon Miller; Sec., William M. Burgess; Asst. Sec., Charles H. Thomas; Treas., Frederick A. Downes.

WRITES.—Fire Insurance. Sprinkler and Windstorm included in fire policies.

TERRITORY COVERED.—United States and Canada.

KNOX COUNTY MUTUAL INSURANCE COMPANY, Mt. Vernon, Ohio. Organized 1838.

LANCASTER MUTUAL FIRE INSURANCE COMPANY, Lancaster, N. Y.

OFFICERS.—Joseph Adolf; V. Pres., George Huber; Sec., Peter P. Adolf; Treas., John Grau.

LAUNDRY OWNERS' MUTUAL INSURANCE COMPANY, Chicago, Ill. Organized 1915.

LEBANON MUTUAL FIRE INSURANCE COMPANY, Lebanon, Pa. Organized 1856.

OFFICERS.—Pres., J. M. Shenk; Sec., James E. Walter.

LIMITED MUTUAL INSURANCE COMPANY, Merrill, Wis. Organized 1915.

LITCHFIELD MUTUAL FIRE INSURANCE COMPANY, Litchfield, Conn. Organized 1833.

OFFICERS.—Pres., G. W. Woodruff; Sec., F. B. Mason.

LITTLE BLACK FARMERS MUTUAL FIRE INSURANCE COMPANY, Stetsonville, Wis. Organized June 4, 1889.

OFFICERS.—Pres., John Kraemer; V. Pres., Christ Brunner; Sec., Vincent Jakel; Treas., Otto Schuster.

WRITES.—Fire and Lightning Insurance.

TERRITORY COVERED.—Taylor County, part of Clark and Marathon and Price Counties, Wisconsin.

LIVINGSTON COUNTY MUTUAL FIRE INSURANCE COMPANY, Livonia, N. Y. Organized 1881.

OFFICERS.—Pres., F. M. Davis; V. Pres., A. J. Slight; Sec. and Supt. Agencies, L. H. Beecher; Treas., E. N. Stone.

WRITES.—Fire and Lightning Insurance.

TERRITORY COVERED.—Livingston County, N. Y.

LOUISVILLE GERMAN MUTUAL FIRE INSURANCE COMPANY, Louisville, Ky. Organized 1855.

OFFICERS.—Pres., Anton Geistlich; Sec., Joseph Hubbuch.

LOWELL MUTUAL FIRE INSURANCE COMPANY, Lowell, Mass. Organized 1832.

OFFICERS.—Pres., Clarence H. Nelson; Sec., Joseph Peabody.

TERRITORY COVERED.—New England.

LUMBER AND TRADES MUTUAL FIRE INSURANCE COMPANY, Baltimore, Md. Organized 1915.

LUMBERMEN'S MUTUAL INSURANCE COMPANY, Mansfield, Ohio. Organized September 11, 1895.

OFFICERS.—Pres., E. S. Nail; V. Pres., G. W. Campbell; Sec., W. H. G. Kegg; Treas., F. D. Torrence; Asst. Treas., J. W. Frankenberger.

WRITES.—Fire and Lightning Insurance.

TERRITORY COVERED.—Ga., Ill., Ind., Ky., Mass., Mich., Mo., Ohio, Pa., Tenn., Wash., W. Va., Wis., Cal., Me., N. H., N. J., N. Y., N. C., Ore., S. C.

Mutual Fire Insurance Companies—(Continued)

LUMBER MUTUAL FIRE INSURANCE COMPANY OF BOSTON, MASS.

141 Milk street, Boston, Mass. Organized February 13, 1895.

OFFICERS.—Pres., George H. Davenport; V. Prests., H. B. Shepard and Jerome C. Borden; Sec., Man. Undr. and Purchasing Agent, H. E. Stone; Treas., William O. Curtis; Asst. Sec., Thos. E. Baker.

TERRITORY COVERED.—United States, Canada and Newfoundland.

LUZERNE MUTUAL FIRE INSURANCE COMPANY, Hazleton, Pa.

Organized 1876.

OFFICERS.—Pres., Henry Brodt; Sec., Chas. Altmiller.

LYNN MANUFACTURERS AND MERCHANTS MUTUAL FIRE INSURANCE COMPANY, Lynn, Mass.

Organized 1907.

OFFICERS.—Pres., P. B. Magrane; Sec., J. H. Madden.

LYNN MUTUAL FIRE INSURANCE COMPANY, 7 Willow St., Lynn, Mass.

Organized August 1, 1828.

OFFICERS.—Pres. and Treas., James S. Newhall; V. Pres., Warren S. Hixon; Sec., Prescott Keyes.

TERRITORY COVERED.—Massachusetts, New Hampshire and Vermont.

MANITOWOC MUTUAL FIRE INSURANCE COMPANY, 8th St., Manitowoc, Wis.

Organized November 27, 1897.

OFFICERS.—Pres., J. G. Lehmkuhl; V. Pres., F. A. Raueber; Sec., J. F. Sladkey; Treas., Joseph Staehle.

TERRITORY COVERED.—Wisconsin.

MANITOWOC RAPIDS FARMERS MUTUAL FIRE INSURANCE COMPANY, Manitowoc, Wis.

Organized 1874.

OFFICERS.—Pres., Frank Braunreiter; Sec., Adam Bleser.

MANSFIELD MUTUAL FIRE INSURANCE COMPANY, 43 West Fourth street, Mansfield, Ohio.

Incorporated 1873.

OFFICERS.—Pres., E. J. Forney; V. Pres., F. J. Chapple; Sec. and Treas., J. M. Cook; Gen. Agt., R. A. Tracy.

TERRITORY COVERED.—Ohio only.

MANTON MUTUAL FIRE INSURANCE COMPANY, 925 Chestnut street, Philadelphia, Pa.

Organized February 28, 1894.

OFFICERS.—Pres., Frederick A. Downes; V. Pres., Joseph Bancroft; Sec., William M. Burgess; Asst. Sec., Charles H. Thomas; Treas., Frederick A. Downes.

WRITES.—Fire Insurance. Sprinkler and Windstorm included in fire policies.

TERRITORY COVERED.—United States and Canada.

MANUFACTURERS AND MERCHANTS MUTUAL INSURANCE COMPANY OF NEW HAMPSHIRE, 2 South Main street, Concord, N. H.

Organized December 29, 1885.

OFFICERS.—Pres., E. G. Leach; V. Pres. and Sec., Charles L. Jackman; Treas., W. R. Fellows.

TERRITORY COVERED.—New Hampshire.

MANUFACTURERS MUTUAL FIRE INSURANCE COMPANY, 10 Weybosset street, Providence, R. I.

Organized 1835.

OFFICERS.—Pres., John R. Freeman; V. Prests., Benjamin G. Buttolph and Edwin D. Pingree; Sec., Theodore P. Bogert; Asst. Secs., John D. McLeod, Richard D. Howard and John A. O'Connell; Treas., John R. Freeman.

WRITES.—Fire, Windstorm, Sprinkler Leakage, Use and Occupancy Insurance.

TERRITORY COVERED.—United States and Canada.

MASSACHUSETTS MUTUAL AUTOMOBILE INSURANCE COMPANY, Boston, Mass.

Organized 1914.

OFFICERS.—Pres., Dean K. Webster; V. Pres., W. M. McQuillen; Sec., A. Shirley Ladd; Treas., William A. Thibodeau.

TERRITORY COVERED.—New England.

MECHANICS MUTUAL FIRE INSURANCE COMPANY, 10 Weybosset street, Providence, R. I.

Organized 1871.

OFFICERS.—Pres., John R. Freeman; V. Prests., Benjamin G. Buttolph and Edwin

Mutual Fire Insurance Companies—(Continued)

MINERS MUTUAL FIRE INSURANCE COMPANY, Shamokin, Pa. Organized 1915.

MINNESOTA IMPLEMENT MUTUAL FIRE INSURANCE COMPANY, Owatonna, Minn. Organized 1904.

OFFICERS.—Pres., D. H. Evans; V. Pres., F. J. Lake; Sec., C. I. Buxton; Asst. Sec., C. E. Twichell; Treas., O. F. Olson Brandon.

MINSTER MUTUAL FIRE INSURANCE COMPANY, Minster, Ohio. Organized February 1, 1849.

OFFICERS.—Pres., J. B. Rateman; V. Pres., Henry Dierker; Sec. and Treas., Joseph E. Schmieder.

TERRITORY COVERED.—Ohio.

MONROE COUNTY CO-OPERATIVE FIRE INSURANCE COMPANY, Rochester, N. Y. Organized October 3, 1895.

OFFICERS.—Pres., F. P. Van Hoesen; V. Pres., I. B. Eldridge; Sec., E. S. Bobachek; Treas., George A. Benton.

MONITOR MUTUAL FIRE INSURANCE COMPANY, Pontiac, Mich. Organized 1895.

OFFICERS.—Pres., R. W. Malcolm; Sec., M. B. Armstrong.

MORRIS COUNTY INSURANCE COMPANY, Morristown, N. J. Organized 1849.

OFFICERS.—Pres., J. H. Van Doren; Sec., Guy Minton.

MOWER COUNTY MUTUAL FIRE INSURANCE COMPANY, Austin, Minn. Organized 1885.

OFFICERS.—Pres., J. J. F. Long; Sec., A. Hotson.

MUTUAL ASSURANCE COMPANY FOR INSURING HOUSES FROM LOSS BY FIRE, Philadelphia, Pa. Organized 1786.

OFFICERS.—Chairman H. W. Biddle; Treas., Clifford Lewis.

MUTUAL ASSURANCE COMPANY OF THE CITY OF NORWICH, 4 Broadway, Norwich, Conn. Organized 1795.

OFFICERS.—Sec. and Treas., Charles R. Butts.

TERRITORY COVERED.—New London County, Conn.

MUTUAL ASSURANCE SOCIETY OF VIRGINIA, Richmond, Va. Organized 1794.

OFFICERS.—Pres., Edwin A. Palmer; Sec., G. Moffett King.

MUTUAL BOILER INSURANCE COMPANY OF BOSTON, 31 Milk street, Boston, Mass. Organized 1877.

OFFICERS.—Pres., David W. Lane; V. Pres., George W. Wheelwright; Sec., John A. Collins; Treas., David W. Lane.

WRITES.—Boiler Insurance, and Use and Occupancy due to boiler explosion.

TERRITORY COVERED.—New England States, New Jersey, Pennsylvania.

MUTUAL FIRE ASSURANCE COMPANY, 500 Main Street, Springfield, Mass. Organized February 23, 1827.

OFFICERS.—Pres., G. B. Holbrook; Sec.-Treas., H. E. Huie.

WRITES.—Fire Insurance on Barns and Dwellings only.

TERRITORY COVERED.—Massachusetts.

MUTUAL FIRE INSURANCE COMPANY, Reading, Pa. Organized April, 1870.

OFFICERS.—Pres., Charles E. Leippe; V. Pres., James P. Sellers; Sec. and Man. Undr., W. Morris Deisher.

WRITES.—Fire Insurance.

TERRITORY COVERED.—Pennsylvania.

MUTUAL FIRE INSURANCE COMPANY, Saco, Me. Organized 1827.

OFFICERS.—Pres., C. H. Sawyer; Sec. and Treas., A. G. Prentiss.

MUTUAL FIRE INSURANCE COMPANY, Washington, D. C. Organized 1855.

OFFICERS.—Pres., Geo. T. Dearing; Sec., L. P. Boteler.

Mutual Fire Insurance Companies—(Continued)

MUTUAL FIRE INSURANCE COMPANY OF ALBANY, N. Y., 446 Broadway, Albany, N. Y. Organized May 3, 1836.
OFFICERS.—Pres., A. Page Smith; V. Pres., Donald McDonald; Sec., Russell M. Johnston; Treas., Edgar C. Leonard; Man. Undr., Frank A. Van Duzer.
TERRITORY COVERED.—New York.

MUTUAL FIRE INSURANCE COMPANY OF CALVERT COUNTY, Prince Frederick, Md. Organized 1866.
OFFICERS.—Pres., Geo. W. Dowell; Sec. J. B. Gray.

MUTUAL FIRE INSURANCE COMPANY OF CARROLL COUNTY, Westminster, Md. Organized 1869.
OFFICERS.—Pres., J. J. Weaver, Jr.; Sec., C. G. Lynch.

MUTUAL FIRE INSURANCE COMPANY OF CECIL COUNTY, Elkton, Md. Organized 1847.
OFFICERS.—Pres., Wm. S. Evans; Sec., Wm. S. Evans.

MUTUAL FIRE INSURANCE COMPANY OF CHESTER COUNTY, PA., 251-253 East Main street, Coatesville, Pa. Organized April 21, 1840.
OFFICERS.—Pres., Marshall S. Way; Sec., Brinton P. Cooper; Asst. Secs., Thomas Spackman and H. W. Masters; Treas., William H. Ridgway.
WRITES.—Fire and Tornado Insurance.
TERRITORY COVERED.—Pennsylvania, Delaware and Maryland.

MUTUAL FIRE INSURANCE COMPANY OF GERMANTOWN AND ITS VICINITY, 5221 Germantown avenue, Philadelphia, Pa. Organized June, 1843.
OFFICERS.—Pres., William H. Emhardt; V. Pres., Marshall T. Farra; Sec.-Treas., Charles H. Weiss.
TERRITORY COVERED.—Philadelphia, Montgomery and Bucks Counties in Pennsylvania.

MUTUAL FIRE INSURANCE COMPANY IN HARFORD COUNTY, Belair Md. Organized 1842.
OFFICERS.—Pres., Richard Dallam; Sec., Geo. R. Cairnes.

MUTUAL FIRE INSURANCE COMPANY OF KENT COUNTY, Chestertown, Md. Organized 1847.
OFFICERS.—Pres., Thos. W. Eliason; Sec., Geo. B. Westcott.

MUTUAL FIRE INSURANCE COMPANY OF LOUDOUN COUNTY, Waterford, Va. Organized April 1, 1840.
OFFICERS.—Pres., A. W. Phillips; Sec., A. L. McGavack; Treas., Robt. R. Walker; Supt. of Agencies, A. L. McGavack.
TERRITORY COVERED.—Virginia.

MUTUAL FIRE INSURANCE COMPANY OF MONTGOMERY COUNTY, MD., Sandy Spring, Md. Organized June 1, 1848.
OFFICERS.—Pres., E. P. Thomas; Sec.-Treas., Allan Farquhar; Asst. Sec., F. D. Leizear.
TERRITORY COVERED.—Maryland and District of Columbia.

MUTUAL FIRE INSURANCE COMPANY OF ST. CHARLES, St. Charles, Mo. Organized January 4, 1860.
OFFICERS.—Pres., J. H. Bode; V. Pres., H. B. Denker; Sec., Charles J. Daudt; Treas., Herman Runge.

MUTUAL FIRE, MARINE AND INLAND INSURANCE COMPANY, Commercial Trust Bldg., Philadelphia, Pa. Incorporated December 29, 1902. Commenced business May 1, 1903.
OFFICERS.—Pres., J. B. Hutchinson; V. Pres., W. Heyward Myers; Sec., Charles N. Rambo; Asst. Sec., Edgar E. Huff; Treas., John M. Wood.
WRITES.—Fire, Marine and Inland Insurance.
TERRITORY COVERED.—Licensed in Pennsylvania.

Mutual Fire Insurance Companies—(Continued)

MUTUAL INSURANCE COMPANY OF FREDERICK COUNTY, 46 N. Market street, Frederick, Md. Organized May, 1844.
OFFICERS.—Pres., A. C. McCardell; V. Pres., M. G. Urner; Sec.-Treas., O. C. Warehime.

TERRITORY COVERED.—Maryland.

MUTUAL INSURANCE COMPANY OF WASHINGTON COUNTY, MD. (Stock Company), Hagerstown, Md. Organized 1845.

OFFICERS.—Pres., Samuel B. Loose; Sec., W. H. Armstrong; Treas., E. Oswald.

TERRITORY COVERED.—Western Maryland.

MUTUAL PROTECTION FIRE INSURANCE COMPANY, Charlestown, Mass. Organized 1861.

OFFICERS.—Pres., Wm. P. Hart; Sec., F. V. Noyes.

MUTUAL PROTECTION FIRE INSURANCE COMPANY, Washington, D. C. Organized 1876.

OFFICERS.—Pres., J. B. Lambie; Sec., Wm. A. Johnson.

NARRAGANSETT MUTUAL FIRE INSURANCE COMPANY, 10 Weybosset street, Providence, R. I. Organized January, 1895.

OFFICERS.—Pres., Alfred V. Eddy; V. Pres., Stephen Minot Pitman; Asst. Secs., F. B. Burrill and F. N. Branch.

NATIONAL HARDWARE DEALERS MUTUAL FIRE INSURANCE COMPANY, Huntingdon, Pa. Organized 1903.

OFFICERS.—Pres., C. H. Miller; Sec., W. P. Lewis.

NATIONAL MUTUAL ASSURANCE COMPANY, 925 Chestnut street, Philadelphia, Pa. Organized December 31, 1901.

OFFICERS.—Pres., Frederick A. Downes; V. Pres., W. H. Sharp; Sec., William M. Burgess; Asst. Sec., Charles H. Thomas; Treas., Frederick A. Downes.

WRITES.—Fire Insurance. Sprinkler and Windstorm included in fire policies.

TERRITORY COVERED.—United States and Canada.

NATIONAL MUTUAL CHURCH INSURANCE COMPANY, Chicago, Ill. Organized 1899.

OFFICERS.—Pres., N. M. Jones; Sec., H. P. Magill.

WRITES.—Fire Insurance on Methodist Church Property only.

NATIONAL PETROLEUM MUTUAL FIRE INSURANCE COMPANY, 400 Chestnut street, Philadelphia, Pa. Organized January 10, 1909.

OFFICERS.—Pres., Harry H. Willock; V. Pres., F. R. Hammett; Sec., Houston Dunn; Treas., Augustus J. Loos.

TERRITORY COVERED.—United States.

NEBRASKA HARDWARE MUTUAL INSURANCE COMPANY, Lincoln, Neb.

OFFICERS.—Pres., H. J. Hall; V. Pres., E. W. Ebinger; Sec., Nathan Roberts; Treas., E. Hoppe.

NEBRASKA LUMBERMEN'S MUTUAL INSURANCE ASSOCIATION, 1016 Terminal Bldg., Lincoln, Neb. Organized February 8, 1906.

OFFICERS.—Pres., Geo. W. Eggleston; V. Pres., J. H. Melville; Sec. and Purchasing Agt., E. E. Hall; Treas., C. R. Judkins.

WRITES.—Fire and Tornado Insurance.

TERRITORY COVERED.—Nebraska and adjoining States.

NEW BRUNSWICK MUTUAL FIRE INSURANCE COMPANY, New Brunswick, N. J. Organized 1846.

OFFICERS.—Pres., W. E. Florance; Sec., J. W. Helm.

NEWCASTLE COUNTY MUTUAL INSURANCE COMPANY, Wilmington, Del. Organized 1850.

OFFICERS.—Pres., M. M. Cleaver; V. Pres. and Treas., Samuel G. Cleaver; Sec., B. G. Strickland.

Mutual Fire Insurance Companies—(Continued)

NEWBURYPORT MUTUAL FIRE INSURANCE COMPANY, 59½ State street, Newburyport, Mass. Organized February 10, 1829. Commenced business in May, 1829.

OFFICERS.—Pres., William R. Johnson; Sec.-Treas., Edward Osgood.
TERRITORY COVERED.—Massachusetts.

NEW JERSEY ASSOCIATION FOR THE INSURANCE OF HOUSES AND OTHER BUILDINGS FROM LOSS BY FIRE, Crosswicks, Burlington County, N. J. First policy issued 1823. Incorporated by act Legislature, 1838.

OFFICERS.—Pres., Alfred Satterthwait; V. Pres., C. L. Dey; Sec., Isaac Harrison; Treas., J. L. Hendrickson.
TERRITORY COVERED.—New Jersey.

NEW LONDON COUNTY MUTUAL FIRE INSURANCE COMPANY, Norwich, Conn. Organized 1840.

OFFICERS.—Pres., Henry H. Gallup; Sec., W. F. Lester; Treas., W. H. Prothero.

NEWPORT MUTUAL FIRE INSURANCE COMPANY, Fourth and Monmouth streets, Newport, Ky. Organized June 1, 1880.

OFFICERS.—Pres., J. E. McCracken; V. Pres., J. P. Weckman; Sec., C. W. Nagel; Treas., J. D. Hengelbrok.
TERRITORY COVERED.—Campbell and Kenton Counties, Kentucky.

NEW YORK CENTRAL MUTUAL FIRE INSURANCE COMPANY, Edmeston, N. Y. Organized May, 1899.

OFFICERS.—Pres., C. T. Coats; V. Pres., Homer Underwood; Sec., V. D. Robinson; Treas., John L. Shaw.
TERRITORY COVERED.—New York, except Greater New York.

NORFOLK MUTUAL FIRE INSURANCE COMPANY, 4 Pearl street, Dedham, Mass. Organized February 12, 1825.

OFFICERS.—Pres., James Y. Noyes; Sec., T. T. Marsh; Treas., James Y. Noyes.
TERRITORY COVERED.—Massachusetts and Connecticut.

NORTH BRANCH MUTUAL FIRE INSURANCE COMPANY, North Branch, Minn. Organized 1887.

OFFICERS.—Pres., C. O. Flodquist; Sec., C. G. Gustafson.

NORTHWESTERN MUTUAL FIRE ASSOCIATION, 208 Columbia street, Seattle, Wash. Organized April 4, 1901.

OFFICERS.—Pres., F. J. Martin; V. Pres., F. A. Ernst and H. K. Dent; Sec., M. D. L. Rhodes; Treas., John C. Keith.
TERRITORY COVERED.—Wash., Idaho, Utah, Ore., Cal., Tex., Ill., Ind., Wis., British Columbia.

NORWEGIAN MUTUAL FIRE INSURANCE COMPANY, Cottonwood, Minn.

OFFICERS.—Pres., O. C. Wilson; V. Pres., C. G. Nelson; Sec., A. E. Anderson; Treas., J. S. Kolhia.

OHIO FARMERS INSURANCE COMPANY, Le Roy, Ohio. Organized February 8, 1848.

OFFICERS.—Pres., F. H. Hawley; Sec., W. E. Haines; Treas., F. H. Hawley.

EASTERN DEPARTMENT MANAGER.—E. K. Schultz, Philadelphia, Pa.

WESTERN DEPARTMENT MANAGER.—C. L. Hecox & Co., Chicago, Ill.

WRITES.—Fire, Windstorm and Tornado Insurance.

TERRITORY COVERED.—Ohio, Ind., Ill., Mich., Wis., Minn., N. D., S. D., Neb., Colo., Mo., Pa., N. Y., N. J., Md., Iowa and Mass.

OHIO GRAIN DEALERS MUTUAL FIRE INSURANCE ASSOCIATION, Columbus, Ohio. Organized August 6, 1901.

OFFICERS.—Pres., J. H. Motz; V. Pres. and Auditor, J. H. Motz; Sec. and Treas., J. W. McCord.

OHIO HARDWARE MUTUAL INSURANCE COMPANY, Coshocton, Ohio. Organized 1902.

OFFICERS.—Pres., J. P. Duffy; Sec., G. M. Gray.

Mutual Fire Insurance Companies—(Continued)

OHIO MILLERS MUTUAL FIRE INSURANCE COMPANY, 206 Tuscarawas W. Canton, Ohio. Organized June 1, 1886.

OFFICERS.—Pres., A. Mennel; V. Pres., J. F. T. Walker; Sec.-Treas., William H. Clark; Asst. Sec., L. C. Alexander.

WRITES.—Fire, Lightning.

TERRITORY COVERED.—United States and part of Canada.

OHIO MUTUAL INSURANCE COMPANY, Salem, Ohio. Organized 1876.

OFFICERS.—Pres., J. R. Vernon; V. Pres., L. H. Brush; Sec., J. Ambler.

TERRITORY COVERED.—Ohio, Ind., Pa., Mass., N. Y. and Ill.

OHIO RETAIL GROCERS MUTUAL FIRE INSURANCE COMPANY, 6-7-8 Dial Bldg., Springfield, Ohio. Organized February 24, 1905.

OFFICERS.—Pres., E. G. Ashley; V. Pres., H. F. Duesing; Sec., W. H. Cook; Treas., W. A. Knoderer.

WRITES.—Fire and Lightning Insurance.

TERRITORY COVERED.—Ohio and accepts business outside of State.

OHIO UNDERWRITERS MUTUAL FIRE INSURANCE COMPANY, 122-24 West Main street, Van Wert, Ohio. Organized March, 1903.

OFFICERS.—Pres., C. A. L. Purmort; V. Pres., B. C. Coleman; Sec.-Treas., C. M. Purmort.

TERRITORY COVERED.—Ohio and Indiana.

OREGON FIRE RELIEF ASSOCIATION, McMinnville, Ore. Organized 1894.

OFFICERS.—Pres., B. F. Rhodes; V. Pres., E. Northup; Sec., W. C. Hagerty; Treas., E. C. Apperson.

TERRITORY COVERED.—Oregon and California.

OTSEGO MUTUAL FIRE INSURANCE COMPANY, Burlington Flats, N. Y. Organized March 10, 1897.

OFFICERS.—Pres., J. D. Fitch; V. Pres., Emmett Bolton; Sec., E. W. Wright.

PAINT TRADE MUTUAL FIRE INSURANCE COMPANY, Philadelphia, Pa. Organized 1911.

OFFICERS.—Pres., M. S. Clapp; Sec., Houston Dunn.

PAPER MILL MUTUAL INSURANCE COMPANY, 31 Milk street, Boston, Mass. Organized 1886.

OFFICERS.—Pres., R. W. Toppan; Sec. and Treas., D. W. Lane; Asst. Sec. and Asst. Treas., G. H. Gibson.

PATRONS CO-OPERATIVE FIRE INSURANCE COMPANY, Middlebury, Vt. Organized June 14, 1915.

OFFICERS.—Pres., W. N. Cady; V. Pres., Dr. C. W. Howard; Sec., Abram W. Foote; Treas., Edward Nichols.

TERRITORY COVERED.—Vermont.

PATRONS MUTUAL FIRE INSURANCE COMPANY, Middletown, Conn. Organized 1888.

OFFICERS.—Pres., H. E. Loomis; V. Pres., J. Arthur Shenwood; Secs., H. C. Dunham and W. H. Carnier.

TERRITORY COVERED.—Connecticut.

PAWTUCKET MUTUAL FIRE INSURANCE COMPANY, 25 Maple street, Pawtucket, R. I. Organized May, 1848.

OFFICERS.—Pres., Augustine A. Mann; V. Pres., Benjamin F. Smith; Asst. Sec., E. R. Horton; Treas., A. A. Mann; Sec., Frank Bishop.

WRITES.—Fire Insurance.

TERRITORY COVERED.—New England, New York and Illinois.

PENN MUTUAL FIRE INSURANCE COMPANY OF CHESTER COUNTY, West Chester, Pa. Organized 1867.

OFFICERS.—Pres., D. W. Entreken; Sec., Barclay Lear.

PENNSYLVANIA LUMBERMENS MUTUAL FIRE INSURANCE COMPANY, 806 Lafayette Bldg., Philadelphia, Pa. Organized February 26, 1895.

Mutual Fire Insurance Companies—(Continued)

OFFICERS.—Pres., Edward F. Henson; V. Prests., 1st, Richard Torpin, 2d, Wm. Henry Smedley; Sec., Harry Humphreys; Manager and Asst. Sec., Justin Peters; Treas., Edwin H. Coane; Asst. Treas., James S. Young; Asst. Manager, H. J. Pelstring.

PENNSYLVANIA MILLERS MUTUAL FIRE INSURANCE COMPANY, 405-406 Coal Exchange, Wilkes Barre, Pa. Organized January 10, 1887.

OFFICERS.—Pres., Asher Miner; V. Pres., Landis Levan; Sec., John Hoffa; Asst. Sec., J. A. Reedy; Treas., Griffith Ellis.

WRITES.—Fire and Lightning Insurance.

TERRITORY COVERED.—Ark., Cal., Conn., Ga., Ill., Ind., Ky., Maine, Mass., Mich., Minn., Mo., N. H., N. J., N. Y., N. C., Ohio, Ore., Pa., S. C., Tenn., Tex., Wash., W. Va., Wis. and Iowa.

PHENIX MUTUAL FIRE INSURANCE COMPANY, 2 South Main street, Concord, N. H. Organized 1886.

OFFICERS.—Pres., Charles L. Jackman; Sec., Walter Williamson.

TERRITORY COVERED.—New Hampshire.

PHILADELPHIA CONTRIBUTIONSHIP FOR THE INSURANCE OF HOUSES FROM LOSS BY FIRE, 212 South Fourth street, Philadelphia. Organized March 25, 1752.

OFFICERS.—Chairman, J. Rodman Paul; Sec.-Treas., J. Somers Smith; Asst. Sec., and Asst. Treas., C. T. Cowperthwait.

DIRECTORS.—J. Rodman Paul, Francis A. Lewis, Charles S. W. Packard, Walter George Smith, Charles Biddle, James Logan Fisher, Roland S. Morris, George McCall, Charlton Yarnall, S. Pemberton Hutchinson, J. Hampton Barnes and J. Willis Martin.

TERRITORY COVERED.—Pennsylvania.

The Philadelphia Contributionship is the oldest insurance company in the United States. Organized March 25, 1752, and incorporated February 2, 1768, it was the pioneer in this line of business among the colonies. Its policies are non-assessable. It writes only perpetual insurance on brick and stone buildings with non-hazardous occupations, and in Pennsylvania alone, and while by reason of these limitations the amount of new business written annually may seem small, it is actually a large proportion of the perpetual insurance written in the State of Pennsylvania. The financial strength of the Company is very great, and the principles upon which it is conducted are sound and its management one of the most exacting carefulness. The liabilities are small, and the assets, by comparison, large; the bulk of the annual income being derived from the interest and dividends on extensive holdings of stocks and bonds. At the close of 1916 it had admitted assets of \$7,068,783, as compared with \$6,798,105 for the same item one year before; further comparisons are: net cash surplus, 1916, \$6,344,381—1915, \$6,109,752; total income, 1916 \$336,854—1915, \$329,074; net deposits received during 1916, \$38,380—during 1915, \$35,094; and outstanding insurance, 1916, \$25,357,507—1915, \$23,719,441. The total of net deposits in force on December 31, 1916, was \$762,529; one year before they had aggregated but \$724,582. The net incurred losses during 1916 amounted to \$5,470, as compared to \$8,245 in 1915, and the net paid losses in 1916 totaled \$6,548, having been \$11,361 the previous year. The policyholders received \$39,985 in dividends in 1916, and \$39,090 in 1915. Of the Board of Directors it may be said that enormous financial interests are represented by the membership; of the underwriters, that they are the most expert to be found in the entire country in this line of work; and of the assets, that every item is gilt-edged and yields excellent returns.

PHILADELPHIA MANUFACTURERS MUTUAL FIRE INSURANCE COMPANY, 911 Commercial Trust Bldg., Philadelphia, Pa. Organized August 23, 1880.

OFFICERS.—Pres., Edwin I. Atlee; V. Pres., George Wood; Sec., Richard H. Morris; Treas., Edwin I. Atlee.

TERRITORY COVERED.—United States and Canada.

PROTECTION MUTUAL FIRE INSURANCE COMPANY, 20 West Jackson Blvd., Chicago, Ill. Organized September 31, 1887.

OFFICERS.—Pres., H. N. Wade; V. Pres., Clayton Mark; Sec., Philip J. Halla; Treas., Charles F. Kent.

WRITES.—Fire, Windstorm, Sprinkler Leakage, Lightning, and Use and Occupancy Insurance.

PIONEER CO-OPERATIVE FIRE INSURANCE COMPANY, Greenville, N. Y. Organized May 14, 1856.

OFFICERS.—Pres., Chas. W. Mackey; V. Pres., C. W. Mackey; Sec. and Treas., O. C. Stevens.

TERRITORY COVERED.—New York, except Greater New York.

Mutual Fire Insurance Companies—(Continued)

PITTSBURGH LUMBERMENS MUTUAL FIRE INSURANCE COMPANY, Pittsburgh, Pa. Organized January 28, 1907.

OFFICERS.—Pres., J. C. Parsons; V. Pres., Edwin M. Hill; Sec. and Mngr., Carl Van der Voort; Treas., George N. Glass.

PLANTERS INSURANCE COMPANY, Bowling Green, Ky. Organized 1898.

OFFICERS.—Pres., D. W. Wright; Sec., P. C. Jemee.

POWER CITY MUTUAL FIRE INSURANCE COMPANY, Hazelton, Pa. Organized 1915.

PREFERRED MUTUAL FIRE INSURANCE COMPANY, New Berlin, N. Y. Organized October, 1896.

OFFICERS.—Pres., I. L. Richer; Sec. and Supt. Agents, F. E. Holmes; Treas., L. D. Hoadley; Man. Undr., F. E. Holmes.

TERRITORY COVERED.—New York, except Greater New York.

PRINTING TRADES MUTUAL FIRE INSURANCE COMPANY, 962 Monadnock Block, Chicago, Ill. Organized December 6, 1910.

OFFICERS.—Pres., J. A. Morgan; V. Pres., George H. Benedict; Sec., W. J. Hartman; Asst. to Sec., E. W. Chesterman; Treas., O. A. Koss.

PROVIDENCE MUTUAL FIRE INSURANCE COMPANY, 49 Westminster street, Providence, R. I. Organized 1800.

OFFICERS.—Pres., Edward L. Watson; V. Pres., William G. Nightingale; Sec., Benjamin M. MacDougall; Treas., Edward L. Watson.

TERRITORY COVERED.—New England.

PRUDENTIAL TOWN MUTUAL FIRE INSURANCE COMPANY, 1738 Houston avenue, Kansas City, Mo. Organized September 27, 1916.

OFFICERS.—Pres., Roy J. Maybee, V. Pres., D. C. Finley; Sec.-Treas., R. Morris. Territory Covered.—Missouri.

QUINCY MUTUAL FIRE INSURANCE COMPANY, 2 Coddington street, Quincy, Mass. Organized May, 1851.

OFFICERS.—Pres., Charles A. Howland; Sec., James F. Young; Treas., Henry M. Faxon; Man. Undr., C. A. Howland.

TERRITORY COVERED.—New England States.

REPUBLIC COUNTY MUTUAL INSURANCE COMPANY, Belleville, Kan. Organized June 24, 1884.

OFFICERS.—Pres., E. A. Norris; V. Pres., I. Bowersox; Sec., Emmett Keith; Treas., William McCullough.

RETAIL DRUGGISTS MUTUAL FIRE INSURANCE COMPANY, 518 Walnut street, Cincinnati, Ohio. Organized January 9, 1890. Reorganized 1902.

OFFICERS.—Pres., Philip Lehr; V. Pres., John C. Firmin; Sec., John Weyer; Asst. Sec., C. L. McIntire; Treas. Robert Groenland.

TERRITORY COVERED.—Ohio and Indiana.

RETAIL HARDWARE MUTUAL FIRE INSURANCE COMPANY, Minneapolis, Minn. Organized July 1, 1899.

OFFICERS.—Pres., Charles F. Ladner; V. Pres., D. H. Evans; Sec., M. S. Mathews; Asst. Secs., T. G. McCracken, H. O. Roberts; Treas., H. Hauser.

WRITES.—Fire Insurance.

RETAILERS MUTUAL FIRE INSURANCE COMPANY, Philadelphia, Pa. Secretary's Office, Erie, Pa. Incorporate headquarters, Philadelphia, Pa. Organized May 27, 1903.

OFFICERS.—Pres., Albert Kaiser; V. Prests., J. C. Norris and Wilmer Crow; Sec., A. M. Howes; Treas., William H. Nelson.

RETAIL LUMBERMEN'S MUTUAL INSURANCE COMPANY, 211 M. & M. Bank Bldg., Milwaukee, Wis. Commenced business April 23, 1897.

OFFICERS.—Pres., M. H. Hand; Sec., Adolph Pfund; Treas., C. W. Allen.

Mutual Fire Insurance Companies—(Continued)

RETAIL LUMBERMEN'S INSURANCE ASSOCIATION, 1010 McKnight Bldg., Minneapolis, Minn. Organized March 2, 1894.

OFFICERS.—Pres., J. H. Queal; V. Pres., A. R. Rogers; Sec., W. G. Hollis; Sec. pro tem, and Man. Undr., O. D. Hauschild; Treas., B. C. Bowman.

WRITES.—Fire and Tornado Insurance.

TERRITORY COVERED.—Northern Mississippi Valley.

RETAIL MERCHANTS ASSOCIATION MUTUAL FIRE INSURANCE COMPANY, Springfield, Ill. Organized September 29, 1898.

OFFICERS.—Pres., George S. Connolly; V. Pres., J. E. Hemmick; Sec. and Man. Undr., Wilbra W. Swett, Jr.; Asst. Sec., Charles R. Lott; Treas., George A. Scherer; Field Mgr., White Dawson.

TERRITORY COVERED.—Illinois.

RETAIL MERCHANTS MUTUAL FIRE INSURANCE COMPANY, Minneapolis, Minn. Organized March 31, 1900.

OFFICERS.—Pres., H. J. Dahn; V. Pres., G. H. Filbert; Sec., A. H. Cheese; Treas., J. W. Lux.

TERRITORY COVERED.—Minnesota.

RHODE ISLAND MUTUAL FIRE INSURANCE COMPANY, 10 Weybosset street, Providence, R. I. Organized 1848.

OFFICERS.—Pres., John R. Freeman; V. Pres., Benjamin G. Buttolph and Edwin D. Pingree; Sec., Theodore P. Bogert; Asst. Secs., John D. McLeod, Richard B. Howard and John A. O'Connell; Treas., John R. Freeman.

WRITES.—Fire, Windstorm, Sprinkler Leakage and Use and Occupancy Insurance.

TERRITORY COVERED.—United States and Canada.

RICHLAND COUNTY MUTUAL INSURANCE COMPANY, Mansfield, Ohio. Organized 1851.

OFFICERS.—Pres., A. C. Cummins; Sec., R. Smith.

ROCKVILLE MUTUAL FIRE INSURANCE COMPANY, 26 Park Place, Rockville, Conn. Organized 1868.

OFFICERS.—Pres., E. G. Butler; V. Pres., David A. Sykes; Sec., A. T. Bissell; Treas., George Talcott; Asst. Sec., Lebbeus F. Bissell.

TERRITORY COVERED.—Connecticut.

RUBBER MANUFACTURERS MUTUAL INSURANCE COMPANY, 31 Milk street, Boston, Mass. Organized November, 1884.

OFFICERS.—Pres., Arthur H. Lowe; V. Pres., George B. Hodgman; Sec.-Treas., Benjamin Taft; Asst. Sec., W. B. Brophy.

TERRITORY COVERED.—Ill., Mich., Mass., N. Y., R. I., N. C., Wis., Me., N. H., Ohio, Pa.

SAFETY MUTUAL FIRE INSURANCE COMPANY, Lebanon, Pa. Organized 1893.

OFFICERS.—Pres., J. R. Beckley, M. D.; Sec.-Treas., Jas. D. Kerr.

SALEM COUNTY MUTUAL FIRE INSURANCE COMPANY, Standard Bldg., Salem, N. J. Organized 1849.

OFFICERS.—Pres., H. M. Rumsey; Sec. and Treas., J. B. Hilliard.

TERRITORY COVERED.—South New Jersey.

SALEM MUTUAL FIRE INSURANCE COMPANY, Salem, Mass. Organized April 17, 1838.

OFFICERS.—Pres., S. Herbert Wilkins; Sec.-Treas., Arthur Derby.

TERRITORY COVERED.—Mass. and Vt.

SECURITY MUTUAL FIRE INSURANCE COMPANY, Chatfield, Minn. Organized January 22, 1898.

OFFICERS.—Pres., Frank L. Tesca; V. Pres., George R. Thompson; Sec.-Treas., Charles L. Thurber.

WRITES.—Fire, Lightning, Automobile and Tornado Insurance.

TERRITORY COVERED.—Minn., N. D., S. D.; writes business in any State at tariff rates with an admitted company as warranty.

SECURITY MUTUAL FIRE INSURANCE COMPANY OF DELAWARE COUNTY, Delhi, N. Y. Organized 1897.

OFFICERS.—Pres., J. R. Honeywell; Sec., O. S. Nichols.

Mutual Fire Insurance Companies—(Continued)

SHERIDAN COUNTY FARMERS MUTUAL HAIL INSURANCE COMPANY, Plentywood, Montana.

OFFICERS.—Pres., H. D. Loucks; V. Pres., Niles Christensen; Sec., A. C. Erickson; Treas., H. O. Kaaen.

WRITES.—Hail Insurance.

TERRITORY COVERED.—Sheridan County, Montana.

SHREWSBURY MUTUAL FIRE INSURANCE COMPANY, Eatonton, N. J. Organized 1838.

OFFICERS.—Pres., Jos. T. Field; V. Pres., Wm. H. Foster; Sec., George F. Spinning; Treas., Wm. R. Stevens; Asst. Treas., Henry Campbell

TERRITORY COVERED.—New Jersey.

SOUTH DANVERS MUTUAL FIRE INSURANCE COMPANY, Monument square, Concord, Mass. Incorporated 1829.

OFFICERS.—Pres. and Treas., Hon. Prescott Keyes; V. Pres. and Man. Undr., Charles F. Bowers; Sec., Frank Taylor.

TERRITORY COVERED.—Massachusetts.

SOUTHERN MUTUAL FIRE INSURANCE COMPANY, Richmond, Va. Organized 1915.

SOUTHERN MUTUAL INSURANCE COMPANY, Southern Mutual Bldg., Athens, Ga. Organized 1847.

OFFICERS.—Pres. and Treas., Billups Phinizz; Sec. and Man. Undr., A. F. Griffith.

TERRITORY COVERED.—Georgia.

SOUTHERN STATES MUTUAL FIRE INSURANCE COMPANY, 925 Chestnut street, Philadelphia, Pa. Organized April 24, 1907.

OFFICERS.—Pres., Frederick A. Downes; V. Pres., W. A. Witherspoon; Sec., George C. Hopson; Treas., Frederick A. Downes.

TERRITORY COVERED.—Pa. and S. C. and writes direct in other States.

STANDARD MUTUAL FIRE INSURANCE COMPANY, 915 Commercial Trust Bldg., Philadelphia, Pa. Organized December 21, 1892.

OFFICERS.—Pres., James Henry; V. Pres., E. H. Morris; Sec., E. I. Atlee; Asst. Sec., H. C. Evans; Treas., Joseph Fling.

STATE FARMERS MUTUAL INSURANCE COMPANY, 230 Bee Bldg., Omaha, Neb. Organized August 12, 1895.

OFFICERS.—Pres., Albert Siemers; V. Pres., J. E. McNally; Sec., J. F. McArdle; Treas., J. M. Gates.

WRITES.—Fire, Lightning and Tornado Insurance.

TERRITORY COVERED.—Nebraska.

STATE MUTUAL FIRE INSURANCE COMPANY, 10 Weybosset street, Providence, R. I. Organized February 26, 1855.

OFFICERS.—Pres., John R. Freeman; V. Pres., Benjamin G. Buttolph and Edwin D. Pingree; Sec., Theodore P. Bogert; Asst. Secs., John D. McLeod, Richard B. Howard and John A. O'Connell; Treas., John R. Freeman.

WRITES.—Fire, Windstorm, Sprinkler Leakage and Use and Occupancy Insurance.

TERRITORY COVERED.—United States and Canada.

STATE MUTUAL FIRE ASSOCIATION, Sioux Falls, S. Dak. Organized March, 1900.

OFFICERS.—Pres., W. C. Buchanan; V. Pres., C. A. Berry; Sec., S. R. Nugen; Asst. Sec.-Treas. and Purchasing Agt., Roy Nugen.

WRITES.—Fire and Tornado Insurance.

TERRITORY COVERED.—South Dakota.

STATE MUTUAL FIRE INSURANCE COMPANY, Rutland, Vt. Organized March 1, 1899.

OFFICERS.—Pres., Wallace W. Nichols; V. Pres., Carl B. Hinsman; Sec.-Treas., J. R. Hoadley.

TERRITORY COVERED.—Vermont.

STATE MUTUAL INSURANCE COMPANY, Oklahoma City, Okla. Organized July 5, 1899.

OFFICERS.—Pres., R. I. Boyington; Sec., W. H. Sweatt; Treas., E. Ford; Man. Undr., A. H. Geissler.

Mutual Fire Insurance Companies—(Continued)

WRITES.—Fire and Tornado Insurance.
TERRITORY COVERED.—Oklahoma.

STERLING FIRE INSURANCE COMPANY, 9 Main street, Cobleskill, N. Y. Organized October 17, 1895.

OFFICERS.—Pres., Judson Burhans; V. Pres., Charles A. Wieting; Sec. and Man. Undr., W. D. Colclough; Treas., John R. Becker.
TERRITORY COVERED.—New York, except Greater New York.

SUFFOLK COUNTY MUTUAL INSURANCE COMPANY, Savings Bank Bldg., Southold, N. Y. Organized April 30, 1836.

OFFICERS.—Pres., Samuel Dickerson; V. Pres., Henry H. Preston; Sec., Supt. of Agencies and Man. Undr., Albert A. Folk; Treas. and Purchasing Agt., Samuel Dickerson.
TERRITORY COVERED.—Suffolk County, N. Y.

SUN MUTUAL INSURANCE COMPANY, Cincinnati, Ohio. Organized August, 1862.

OFFICERS.—Pres., Samuel Nieman; V. Pres., John G. Broxterman; Sec., John H. Tuke; Asst. Sec., Louis C. Brinkman; Treas., William Duhlmeier.

TENNESSEE FARMERS' MUTUAL FIRE INSURANCE COMPANY, 606 Woodland street, Nashville, Tenn. Organized January 24, 1911.

OFFICERS.—Pres., Dr. F. H. Dunklin; V. Pres., Homer Hancock; Sec.-Treas., A. A. DeLong; Asst. Sec., Mrs. Pauline Glick.

WRITES.—Fire and Lightning Insurance.
TERRITORY COVERED.—Middle Tennessee.

TEXAS NATIONAL MUTUAL FIRE INSURANCE COMPANY, Fort Worth, Tex. (Succeeded Texas National Fire, stock company.) Organized 1913.

OFFICERS.—Pres., E. E. Bewley; Sec., Glen Walker.

TOMPKINS COUNTY CO-OPERATIVE FIRE INSURANCE COMPANY, Ithaca, N. Y. Organized 1887.

OFFICERS.—Pres., R. G. H. Speed; Sec., A. B. Rust; Treas., Geo. M. Boynton.
TERRITORY COVERED.—New York State, except Greater New York.

TOWN OF HERMAN MUTUAL FIRE INSURANCE COMPANY, R. F. D., 29; Plymouth, Wis. Organized 1871.

OFFICERS.—Pres., Geo. W. Wolff; Sec., Henry Greibe; Treas., W. F. Sicker.

WRITES.—Fire, Lightning and Storm Insurance.
TERRITORY COVERED.—Sheboygan and Menomonee Counties, Wis.

TRADERS AND MECHANICS INSURANCE COMPANY, 53 Central street, Lowell, Mass. Organized 1848.

OFFICERS.—Pres. and Man. Undr., Nicholas G. Norcross; Sec.-Treas., E. M. Tucker; Asst. Sec., E. W. Brigham.

TERRITORY COVERED.—New England States.

TRANSPORTATION MUTUAL INSURANCE COMPANY, Philadelphia, Pa. Organized April 27, 1905.

OFFICERS.—Pres., Charles E. Mather; Sec., H. F. Clark.

TRI-STATE MUTUAL GRAIN DEALERS INSURANCE COMPANY, Luverne, Minn. Organized 1902.

OFFICERS.—Pres., E. A. Brown; V. Pres., H. S. Greig; Sec., E. H. Moreland; Treas., B. P. St. John.

TERRITORY COVERED.—Minn., S. D. and Northern Iowa.

UNION FIRE INSURANCE COMPANY, First Nat'l Bank Bldg., Lincoln, Neb. Organized 1886.

OFFICERS.—Pres., A. H. Armstrong; V. Pres., Willard Kimball; Sec.-Treas., Joseph W. Walt; Manager, T. C. Brownfield; Asst. Sec., G. E. Finney.

WRITES.—Fire, Tornado and Hail Insurance.
TERRITORY COVERED.—Nebraska.

UNION MUTUAL FIRE INSURANCE COMPANY, Montpelier, Vt. Organized 1874.

OFFICERS.—Pres., James W. Brock; V. Pres., Herbert F. Brigham; Sec.-Treas., Harlan W. Kemp; Asst. Sec., Ralph B. Denny.

Mutual Fire Insurance Companies—(Continued)

WRITES.—Fire and Lightning Insurance.
TERRITORY COVERED.—Vermont only.

UNION MUTUAL FIRE INSURANCE COMPANY, 10 Weybosset street, Providence, R. I. Organized May 1, 1863.
OFFICERS.—Pres. and Treas., Frederick W. Moses; V. Pres., Charles G. Easton; Secs., C. H. Cady and Carlos F. Hunt.
TERRITORY COVERED.—Rhode Island and Massachusetts and Michigan.

UNITED DRUGGISTS MUTUAL FIRE INSURANCE COMPANY, 141 Milk street, Boston, Mass. Organized October 31, 1908.
OFFICERS.—Pres., Louis K. Liggett; V. Pres., James C. Brady; Sec., Archie W. Campbell; Asst. Sec., William H. Abare; Treas., James C. McCormick.
TERRITORY COVERED.—United States and Canada.

UNITED MUTUAL FIRE INSURANCE COMPANY, Houston, Tex. Organized June, 1913.
OFFICERS.—Pres., Edw. C. Brock; V. Pres., W. H. Heyman, Sec., Treas., and Man. Undr., H. C. Burt; Chairman of Board, A. B. Wilson.
WRITES.—Fire and Tornado Insurance.
TERRITORY COVERED.—Texas.

UTICA FIRE INSURANCE COMPANY OF ONEIDA COUNTY, N. Y., 205 Mayro Bldg., Utica, N. Y. Organized November 18, 1903.
OFFICERS.—Pres., W. H. Start; V. Pres., R. H. Canfield; Sec. and Purchasing Agt., H. A. Ackroyd; Treas., F. W. Owen; Man. Undr., F. E. Holmes.
TERRITORY COVERED.—New York, except Greater New York.

VERMONT MUTUAL FIRE INSURANCE COMPANY, 114 State street, Montpelier, Vt. Organized March 28, 1829.
OFFICERS.—Pres., George O. Stratton; V. Pres., Hugh Phillips; Sec., James T. Sabin; Treas., Hermon D. Hopkins.
TERRITORY COVERED.—Maine and Vermont.

WASHINGTON COUNTY FIRE INSURANCE COMPANY, Washington, Pa. Organized July, 1847.
OFFICERS.—Pres., Albert J. Allison; V. Pres., John H. Donnan; Sec.-Treas., Henry G. Hood.
TERRITORY COVERED.—Pennsylvania.

WASHINGTON MUTUAL FIRE LINSURANCE COMPANY, 506 Olive street, St. Louis, Mo. Reorganized July 17, 1907.
OFFICERS.—Pres., August Kurtzeborn; V. Pres., George O. Wippen; Sec.-Treas., Edwin J. Meyer; Asst. Sec., John G. Schuler.
TERRITORY COVERED.—Missouri.

WASHINGTON HARDWARE AND IMPLEMENT DEALERS MUTUAL FIRE INSURANCE ASSOCIATION OF SPOKANE, WASH., Spokane, Wash. Organized 1905. Began business 1906.
OFFICERS.—Pres., John Rayer; V. Pres., C. L. Butterfield; Sec., E. E. Lucas; Treas., E. L. Scott.

WEST BEND MUTUAL FIRE INSURANCE COMPANY, West Bend, Wis. Organized April 14, 1894.
OFFICERS.—Pres., P. O'Meara; V. Pres., Joseph Ott; Sec., C. F. Leins; Treas., S. F. Mayer.
TERRITORY COVERED.—Wisconsin.

WESTERN GRAIN DEALERS MUTUAL FIRE INSURANCE ASSOCIATION, 720 Hubbell Bldg., Des Moines, Ia. Organized August 15, 1907.
OFFICERS.—Pres., Jay A. King; V. Pres., F. D. Milligan; Treas., I. L. Patton; Sec., Geo. A. Wells.

WESTERN MUTUAL FIRE INSURANCE COMPANY, Urbana, Ohio. Organized 1846.
OFFICERS.—Pres. and Treas., J. F. Brand; V. Pres., E. E. Cheney; Sec., C. A. Ross.
TERRITORY COVERED.—Ohio only.

Mutual Fire Insurance Companies—(Continued)

WESTERN MILLERS MUTUAL FIRE INSURANCE COMPANY, Railway Exchange, Kansas City, Mo. Commenced business June 7, 1883.

OFFICERS.—Pres., W. H. Waggoner; V. Pres., William Pollock; Sec., Charles H. Ridgway; Treas., J. D. Bowersock.

WRITES.—Fire and Lightning Insurance.

WHAT CHEER MUTUAL FIRE INSURANCE COMPANY, Providence, R. I. Organized 1873.

OFFICERS.—Pres., F. L. Pierce; Asst. Secs., C. A. Tompkins and R. G. Luther.

WISCONSIN CHURCH MUTUAL FIRE INSURANCE ASSOCIATION, 808 E. Main street, Merrill, Wis. Organized March 4, 1897.

OFFICERS.—Pres., Rev. H. Daib; V. Pres., R. C. Bollstadt; Sec., W. H. Dicke; Asst. Sec., H. W. Eggers; Treas., W. H. Dicke.

TERRITORY COVERED.—United States.

WORCESTER MANUFACTURERS MUTUAL INSURANCE COMPANY, 17 Federal street, Worcester, Mass. Organized March 31, 1855.

OFFICERS.—Pres. and Treas., Waldo E. Buck; Sec., Walter A. Harrington; Asst. Sec., Harold B. Hunt.

WRITES.—Fire, Windstorm and Sprinkler Leakage Insurance.

TERRITORY COVERED.—Ill., Me., N. H., Mass., R. I., N. Y., Penn., S. C., Ohio, Mich. and Wis.

WORCESTER MUTUAL FIRE INSURANCE COMPANY, 377 Main street, Worcester, Mass. Organized February, 1823. Commenced business May, 1824.

OFFICERS.—Pres. and Treas., Roger F. Upham; Sec., Harry Harrison.

TERRITORY COVERED.—Maine, Massachusetts, Rhode Island and Connecticut.

WYOMING VALLEY FIRE INSURANCE COMPANY, Warsaw, N. Y. Organized February 24, 1892.

OFFICERS.—Pres., A. N. Peckham; V. Pres., E. W. Cooper; Sec., W. W. Smallwood; Treas., Wm. H. Roeper.

TERRITORY COVERED.—Thirty-one counties west of Albany County.

WYOMING VALLEY MUTUAL FIRE INSURANCE COMPANY, Scranton, Pa. Organized 1911.

OFFICERS.—Pres., A. M. Ferguson; Sec., W. F. Paul.

UNDERWRITERS' AGENCIES And Companies Having Them

ÆTNA FIRE UNDERWRITERS' AGENCY.—Ætna Ins. Co., Hartford, Conn.

ALLEGHENY FIRE UNDERWRITERS.—Humboldt Fire, Pennsylvania.

AMERICAN UNDERWRITERS' AGENCY, Philadelphia, Pa.—Insurance Company of the State of Pennsylvania.

ATLANTA HOME UNDERWRITERS.—Fireman's Fund, California.

ATLANTIC UNDERWRITERS, New York, N. Y.—Commercial Union and Westchester Fire.

ATLAS UNDERWRITERS' AGENCY.—Atlas, London.

BAY STATE UNDERWRITERS.—Middlesex Mutual Fire.

BEN FRANKLIN UNDERWRITERS, Pittsburgh, Pa.—National-Ben Franklin Fire Insurance Company.

BRITISH AND FEDERATED UNDERWRITERS, England.—Norwich Union.

BRITISH CANADIAN UNDERWRITERS, England.—Norwich Union.

BRITISH EMPIRE UNDERWRITERS' AGENCY, Toronto, Canada.—British America.

BRITISH UNDERWRITERS, Hartford, Conn.—Scottish Union and National of Edinburgh.

Underwriters' Agencies—(Continued)

CALIFORNIA UNDERWRITERS (Cal. only).—City of New York Fire, N. Y.
CALUMET UNDERWRITERS' AGENCY, Pittsburgh, Pa.—National Union.
CAPITAL AND MERCHANTS AND BANKERS DEPARTMENT.—German American, New York.
CINCINNATI UNDERWRITERS, Cincinnati, Ohio, Organized 1883.—Eureka Fire and Marine and Security of Cincinnati.
COLONIAL FIRE UNDERWRITERS, Hartford, Conn.—National Fire of Hartford.
COLONIAL UNDERWRITERS.—Middlesex Mutual Fire.
COLUMBIA FIRE UNDERWRITERS, Omaha, Neb.—National Fire of Hartford.
COMMERCIAL UNDERWRITERS AGENCY, Salt Lake City, Utah.—Home Fire, Salt Lake City.
DELAWARE UNDERWRITERS, Philadelphia, Pa.—Westchester Fire, New York.
DEUTSCHLAND UNDERWRITERS.—German, Peoria.
DUQUESNE UNDERWRITERS, Pittsburgh, Pa.—National Union Fire of Pittsburgh.
DUTCH UNDERWRITERS.—German, Peoria.
EASTERN UNDERWRITERS' AGENCY, Camden, N. J.—Camden Fire, Camden, N. J.
ENGLISH-AMERICAN UNDERWRITERS' AGENCY, Hartford, Conn.—London and Lancashire, London, England.
EQUITABLE INSURANCE ALLIANCE.—Phoenix of Hartford and Equitable Fire and Marine of Providence.
EXCHANGE UNDERWRITERS' AGENCY OF THE ROYAL EXCHANGE, New York, N. Y.—Royal Exchange of London, England.
FACTORIES UNDERWRITERS.—Factories Insurance Co., Toronto, Canada.
FEDERAL UNDERWRITERS, LIMITED.—Canada National Fire, Winnipeg, Man.
FIRE UNDERWRITERS AGENCY OF THE NATIONAL OF CINCINNATI.—National of Cincinnati.
FIREMEN'S UNDERWRITERS, Newark, N. J.—Firemen's of Newark.
GEORGIA FIRE UNDERWRITERS, Ga.—Royal's U. S. Branch, N. Y.

J. PARSONS SMITH, Jr.

MANAGER

DELAWARE UNDERWRITERS

For United States and Canada

AGENT FOR

Newark Fire Insurance Co.

Newark, N. J.

**Law Union and Rock Ins. Co.
of London, Eng.**

Cleveland National Ins. Co.

Cleveland, Ohio

3rd and Walnut Streets, Philadelphia, Pa.

Underwriters' Agencies—(Continued)

GERMAN ALLIANCE INSURANCE ASSOCIATION, N. Y.—German-American and German Alliance, N. Y.
GERMAN FIRE UNDERWRITERS, Omaha, Neb.—National of Hartford.
GERMAN UNDERWRITERS, Milwaukee, Wis.—Milwaukee Mechanics Fire.
GERMANIA UNDERWRITERS.—Germania Fire, New York.
GIRARD UNDERWRITERS, Philadelphia, Pa.—Girard Fire and Marine, Phila.
GLOBE FIRE UNDERWRITERS' AGENCY.—Minneapolis Fire and Marine.
GLOBE UNDERWRITERS' AGENCY, New York, N. Y.—Globe and Rutgers Fire, New York.
GUARANTY UNDERWRITERS, N. Y.—Aachen and Munich, Aix La Chapelle, Ger.
HAND-IN-HAND UNDERWRITERS.—Commercial Union, London.
HIBERNIA UNDERWRITERS.—Home Insurance Company, New York.
HOLLAND-AMERICAN UNDERWRITERS.—Netherlands Fire and Life.
HOME UNDERWRITERS.—Home Insurance Company, New York.
ILLINOIS UNDERWRITERS, Chicago, Ill.—Hanover Fire, New York.
INSURANCE EXCHANGE UNDERWRITERS, Philadelphia, Pa.—Mechanics Fire of Philadelphia.
INSURANCE UNDERWRITERS' AGENCY.—Insurance Company of the State of Pennsylvania.
INTERSTATE UNDERWRITERS.—German, of Peoria.
IOWA UNDERWRITERS.—Dubuque Fire and Marine, Iowa.
JERSEY FIRE UNDERWRITERS, Newark, N. J.—American of Newark.
KEYSTONE UNDERWRITERS, Pittsburgh, Pa.—German, German American, Union and Western, all of Pittsburgh.
LIBERTY INSURANCE ASSOCIATION.—Prussian National Fire, Netherlands Fire and Life.
LONDON UNDERWRITERS, New York, N. Y.—London Assurance Company, London, England.
LUMBER UNDERWRITERS, Fordyce, Ark.—Home Fire, Fordyce, Ark.
MERCANTILE F. & M. UNDERWRITERS.—American Central, Mo.
MERCANTILE FIRE UNDERWRITERS, Denver, Col.—Merchants Fire, Denver, Col.
MERCHANTS' AND BUSINESS MEN'S UNDERWRITERS.—Business Men's Mutual Fire, Towanda, Pa.
MERCHANTS' UNDERWRITERS, Fordyce, Ark.—Home Fire, Fordyce, Ark.
MIDDLEWEST UNDERWRITERS' AGENCY.—Twin City Fire, Minn.
MINNESOTA UNDERWRITERS AGENCY, St. Paul, Minn.—St. Paul F. & M., St. Paul, Minn.
NEWARK FIRE UNDERWRITERS.—Newark Fire Insurance Company, New Jersey.
NEW ENGLAND UNDERWRITERS' AGENCY, Concord, N. H.—Capital Fire, Concord.
NEW HAVEN UNDERWRITERS' AGENCY, New Haven, Conn.—Security Fire of New Haven, Conn.
NEW JERSEY FIRE UNDERWRITERS.—American Ins. Co., New Jersey.
NEW YORK-CALIFORNIA UNDERWRITERS, San Francisco, Cal.—California of San Francisco and the City of New York
NEW YORK UNDERWRITERS AGENCY, N. Y.—Hartford Fire, Hartford, Conn.
NEW ZEALAND UNDERWRITERS' AGENCY, Auckland.—New Zealand.
NIAGARA-DETROIT UNDERWRITERS, New York, N. Y.—Niagara Fire, Detroit Fire and Marine and Michigan Fire and Marine.
NORTHERN UNDERWRITERS, N. Y.—Northern Assurance, London, England.
NORTHWESTERN UNDERWRITERS' AGENCY, Milwaukee, Wis.—Northwestern National, Milwaukee, Wis.
NOVA SCOTIA FIRE UNDERWRITERS' AGENCY, Halifax, N. S.—Home Insurance Company, New York.
PACIFIC UNDERWRITERS, N. Y.—Greenwich, New York and Pacific, N. Y.
PENN UNDERWRITERS, Pittsburgh, Pa.—German-American Fire of Pittsburgh, New Jersey Fire.
PHILADELPHIA UNDERWRITERS, Philadelphia, Pa.—Insurance Company of North America and Fire Association of Philadelphia.
PHOENIX UNDERWRITERS, New York.—U. S. Branch of Phoenix Assurance Co., Ltd., England.
PITTSBURGH UNDERWRITERS, Pittsburgh, Pa.—Humboldt Fire, National-Ben Franklin, Teutonia and Allemannia of Pittsburgh.

Companies Having Underwriters' Agencies—(Continued)

NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY, Pennsylvania.—Ben-Franklin Underwriters; Pittsburgh Underwriters (Humboldt, National-Ben Franklin, Teutonia and Allemania).

NATIONAL FIRE INSURANCE COMPANY, Connecticut.—Colonial Fire Underwriters. Columbia Fire Underwriters. German Fire Underwriters, Omaha.

NATIONAL INSURANCE COMPANY, Ohio.—Fire Underwriters' Agency of the National, of Cincinnati, Ohio.

NATIONAL UNION, Pennsylvania.—Duquesne Underwriters. Calumet Underwriters' Agency.

NETHERLANDS FIRE AND LIFE INSURANCE COMPANY.—Holland-American Underwriters, Liberty Insurance Association.

NEWARK FIRE INSURANCE COMPANY.—Newark Fire Underwriters.

NEW JERSEY FIRE INSURANCE COMPANY, New Jersey.—Penn Underwriters (German-American, Pennsylvania and New Jersey Fire). Pacific Underwriters (Austin, Commonwealth and New Jersey).

NEW ZEALAND FIRE INSURANCE COMPANY.—New Zealand Underwriters' Agency, Auckland.

NIAGARA FIRE INSURANCE COMPANY, New York.—Niagara-Detroit Underwriters (Niagara, Detroit Fire and Marine and Michigan Fire and Marine).

NORTHERN ASSURANCE COMPANY, England.—Northern Underwriters.

NORTH RIVER INSURANCE COMPANY, New York.—United States Underwriters (North River, United States, and Williamsburgh City Fire.)

NORTHWESTERN NATIONAL FIRE INSURANCE COMPANY, Wisconsin.—Northwestern Underwriters' Agency.

NORWICH UNION INSURANCE COMPANY OF NEW YORK.—British and Federated Underwriters and British Canadian Underwriters.

PACIFIC FIRE INSURANCE COMPANY, New York.—Pacific Underwriters (Greenwich and Pacific of New York).

PENNSYLVANIA FIRE, Philadelphia, Pa.—Quaker Underwriters.

PHOENIX INSURANCE COMPANY, Connecticut.—Protector Underwriters, Equitable Insurance Alliance. State Insurance Company Department.

PHOENIX ASSURANCE COMPANY, LTD., England, U. S. Branch.—Phoenix Underwriters.

POTOMAC FIRE, District of Columbia.—Federal Underwriters' Agency (Potomac and Franklin of District of Columbia).

PROVIDENCE-WASHINGTON INSURANCE COMPANY, Rhode Island.—Providence Underwriters' Agency.

PRUSSIAN NATIONAL FIRE INSURANCE COMPANY, Germany.—Prussian National Underwriters' Agency, Liberty Insurance Association.

ROCKY MOUNTAIN FIRE.—Scandinavian-American Underwriters.

ROYAL EXCHANGE, England.—Exchange Underwriters' Agency of the Royal Exchange.

ROYAL INSURANCE COMPANY, U. S. Branch, N. Y.—Georgia Fire Underwriters.

ROYAL INSURANCE COMPANY, Liverpool.—Royal Underwriters.

SCOTTISH UNION AND NATIONAL, Scotland.—British Underwriters.

SECURITY INSURANCE COMPANY, Ohio.—Cincinnati Underwriters (Eureka and Security of Ohio).

SECURITY FIRE INSURANCE COMPANY, Connecticut.—New Haven Underwriters' Agency.

ST. PAUL FIRE AND MARINE INSURANCE COMPANY, Minnesota.—Minnesota Underwriters.

STUYVESANT INSURANCE COMPANY, New York.—Stuyvesant Underwriters.

SUN INSURANCE OFFICE, England.—Sun Underwriters.

TEUTONIA INSURANCE COMPANY, Pennsylvania.—Pittsburgh Underwriters (Humboldt, National-Ben Franklin, Teutonia and Allemania).

TWIN CITY FIRE INSURANCE COMPANY.—Middlewest Underwriters and United American Underwriters.

UNION INSURANCE COMPANY, Pittsburgh, Pa.—Keystone Underwriters (German, German-American, Union and Western, all of Pennsylvania).

UNITED STATES FIRE INSURANCE COMPANY, New York.—United States Underwriters (North River, United States, and Williamsburgh City Fire).

WESTCHESTER FIRE, New York.—Atlantic Underwriters (Westchester and Commercial Union), Delaware Underwriters.

WESTERN ASSURANCE COMPANY, Toronto, Canada.—St. Lawrence Underwriters' Agency.

WESTERN INSURANCE COMPANY, Pennsylvania.—Keystone Underwriters (German, German-American, Union and Western, all of Pennsylvania).

LLOYDS, RECIPROCAL AND INDIVIDUAL UNDERWRITERS AND INTER-INSURERS in the United States

An "Individual Underwriters" differs from a stock fire insurance company in that the owners of the former operate directly with their personal credit, and the owners of the latter pay their money into an incorporated company; each has certain cash assets, reinsurance, reserve, etc.; the Individual Underwriters may have further resources obtainable by call from the individuals comprising its small underwriting group, while the incorporated company can obtain additional funds from its owners, usually numerous, only after complicated procedure and considerable delay. However, the strength of both should be measured by the money in hand. No Individual Underwriters deserves confidence which cannot show cash assets at least equal to the minimum required by the laws of New York for an incorporated company. Furthermore, an honest and straightforward Individual Underwriters' Association will naturally desire to submit itself to the Insurance Department of the State in which it is domiciled in order to obtain the approval of the State and a regular license to operate. Any fear of such publicity may well give warning. The distinction between Lloyds and Reciprocal Insurers should be carefully observed. Lloyds are no more like Reciprocal Insurers, than a stock company is like a Mutual. As a matter of fact, a Lloyds is an unincorporated stock company, while for the purpose of comparison, a Reciprocal Exchange could be considered an unincorporated mutual. Under the Lloyds plan, just as with the stock companies, third persons are insured for profit to the underwriters, the policyholders having no financial interest in the outcome. With Reciprocal Insurers, like Mutuals, the protection is produced by the policyholders themselves, who are directly interested in the financial outcome, the cost of the protection to them depending upon their own losses. The subscribers usually assuming obligations for specified amounts in addition to any initial deposits which they may have made—and in some cases assuming an unlimited additional liability—much depends upon the responsibility of the underwriters, as well as upon their punctuality in meeting obligations. As the liability assumed is individual, and not joint (with one or two exceptions), it is essential to the value of a policy in its entirety that each and every underwriter subscribing thereto shall be good for his share of the aggregate insurance; for if one underwriter proves to be unable to pay his share, it cannot be recovered from the others. The character of the management also counts for a great deal, in estimating the value of a Lloyds policy; for, although the Lloyds may have a strong list of underwriters, a reckless or plunging manager may involve the concern so deeply in losses that the latter would greatly exceed the maximum liability of the underwriters with consequent loss to the insured. There are Lloyds and inter-insurance associations in business today which have long and honorable records, and whose policies may be accepted with confidence. Careful discrimination should be exercised between such associations and those which may be classed as totally irresponsible, or those which habitually scale their loss payments.

LLOYDS.

American Lloyds, New York.
Great Western Lloyds, New York.
Isthmus Lloyds, New York.
Lloyds, New York.
Lumber Underwriters, New York.
Lumbermen's Lloyds, Eau Claire, Wis.
Manufacturers' Lloyds, New York.
Merchants and Mfrs. Lloyds Ins. Exch.,
Galveston, Tex.
Merchants' Fire Lloyds, New York.

National Underwriters of America, N. Y.
New York & Boston Lloyds, N. Y.
N. Y. F. and M. Undrs., New York.
New York Fire Lloyds, New York.
Norwegian Underwriters, New York.
Portland Marine Undra., Portland, Me.
Underwriters at Lloyds of Minneapolis.
Union Underwriters, New York.
United States Lloyds, New York.

RECIPROCAL OR INTER-INSURERS.

Allied Unds. at N. Y. & Chi. Lloyds, N. Y.
Alpha Recip. Unders., St. Joseph, Mo.
American Exchange Underwriters, N. Y.
Amer. Inter-Ins. Exch., Kansas City, Mo.
Assurance Undra. of America, New York.
Automobile Ind. Exch., Kansas City, Mo.
Automobile Unders., San Antonio, Tex.
Bankers Int.-Ins. Alliance, Kansas City, Mo.
Cannors Exchange, Chicago.
Casualty Indem. Exch., St. Louis, Mo.
Casualty Recip. Exch., Kansas City, Mo.
Central States Int.-Ins. Exch., St. Louis.
Coal Operators Exch., Kansas City, Mo.
Commonwealth Unds., San Antonio, Tex.
Cotton Seed Oil Millers Ins. Bur., Dallas.
Druggists' Indemnity Exch., St. Louis.

Employers Ind. Exch., Kansas City, Mo.
Forest Products Insurance Exch., N. Y.
German Fire Unders., Gary, Ind.
General Ind. Exch., St. Louis, Mo.
Ginners Insurance Exch., Houston, Tex.
H'dware & Implement Recip. Ins. Ex., Tex.
Hardware Underwriters, Elgin, Ill.
Indemnity Exchange, Chicago.
Individual Underwriters, New York.
Inter-Insurers of America, Washington.
Inter-Insurers Exchange, Chicago.
Ins. Ex. Nat. Ret. Dry Gds. As., Chi., Ill.
Int-Ins. Ex. Auto-Club So. Cal., Los Ang.
Lumbermen's Exchange, Kansas City.
Lumber Man. Inter-Ins. Assoc., New York.
Lumbermen's Fire Ind. Cont., Sandusky.

Lloyds, Reciprocal and Individual Underwriters, Etc.—(Continued)

Lumbermen's Ind. Exch., Kansas City.
 Lumbermen's Indemnity Exch., Seattle.
 Lumbermen's Undrs., Houston, Tex.
 Lumbermen's Undr. All, Kansas City, Mo.
 Mfrs. & Mrchts. Requiteable Ex., St. Louis.
 Man. Clay Prod. Rec. Ins. Bur., St. L. Mo.
 Mfg. Lumbermen's Undrs., Kansas City.
 Mfg. Woodworkers' Undrs., Chicago, Ill.
 Merchants and Bankers Fire Undra., San Antonio, Tex.
 Merchants & Mfrs. Int.-Ins. Alliance, Tex.
 Merchant Undra., Kansas City, Mo.
 Mutual Ind. Exch., Louisiana.
 National Inter-Ins. Bureau, Kansas City.
 Nat. Lum. Man. Int.-Ins. Ex., Chicago, Ill.
 New York Reciprocal Undrs., New York.
 North American Inter-Insurers, N. Y.
 Pacific Auto. Ind. Ex., Los Angeles, Cal.
 Penn. Indem. Exchange, Philadelphia, Pa.

Reciprocal Annex, Kansas City, Mo.
 Reciprocal Exchange, Kansas City, Mo.
 Reciprocal Undra., Kansas City, Mo.
 Southern Lumber Undra., New Orleans.
 Southern Underwriters, San Antonio, Tex.
 Southw'n Recip. Undra., Wichita, Kana.
 Sprinklered Risk Undra., Chicago.
 Underwriters Exchange, Chicago.
 Underwriting Agreement, New York.
 United States Undwr's., Kansas City, Mo.
 Utilities Indemnity Exchange, St. Louis, Mo.
 Warner Inter-Ins. Bureau, Chicago, Ill.
 Western Indem. Exch., Kansas City, Mo.
 Western Recip. Underw., Kansas City, Mo.
 Western Recip. Undra., Oklahoma City.
 Wholesale Grocers Recip. Ind. Exchange, St. Louis, Mo.

LLOYDS OF LONDON.

Lloyds, London, England, is an association of underwriters incorporated by law to underwrite marine risks. It has been in existence since 1726, and has its offices in the Royal Exchange, London. The insurance is written by the underwriters as individuals not by the association as a whole, but usually by individuals in small groups. The underwriters at Lloyds are also allowed to underwrite all other kinds of risks, independently of the marine organization, which assumes no responsibility in other than the marine business. These individual underwriters do a considerable business in fire insurance in the United States, through brokers here, but Lloyds is not regularly licensed for business except in Illinois. Disputed claims have to be settled in the British courts, except in Illinois, where suit can be brought in a State court. The Assurance Companies Act requires the marine underwriters to provide a certain amount of deposit security and to report to the Board of Trade annually.

THE RECORD OF FIRE INSURANCE BY STATES

The Standard Authority on Fire Insurance Results Classified by States

*The information contained in this record is classified by States
for each and every company, and includes*

Risks written . . 1880 to 1915 inclusive,
and 1916
 Premiums received 1880 to 1915, inclu-
sive, and 1916
 Losses paid . . 1880 to 1915, inclusive,
and 1916
 Losses incurred in 1916

Loss Ratio for 37 years and for 1916.
 Average rate of premiums in each State.
 Average loss ratio for each State, for
37 years.
 Year each company entered each State,
and number of years each company
has transacted business therein.

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LIFE INSURANCE COMPANIES

in the United States

ÆTNA LIFE INSURANCE COMPANY, Hartford, Conn. Incorporated June, 1820. Commenced business October, 1850.

OFFICERS.—Pres., Morgan G. Bulkeley; V. Pres., J. L. English; V. Pres. and Treas., M. B. Brainard; Asst. Treas., M. G. Bulkeley, Jr.; Sec. C. E. Gilbert; Asst. Sec., W. H. Newell; Actuary, H. W. St. John; Associate Actuary, M. H. Peiler; Gen. Counsel, Lewis Sperry.

DIRECTORS.—Morgan G. Bulkeley, W. E. A. Bulkeley, M. G. Bulkeley, Jr., J. O. Enders, J. L. English, M. B. Brainard, Lewis Sperry, D. Newton Barney.

WRITES.—Life, Accident, Health, Liability and Workmen's Compensation Insurance.

TERRITORY COVERED.—Ala., Ark., Cal., Colo., Conn., Del., D. C., Ga., Id., Ill., Ind., Ia., Kas., Ky., Me., Md., Mass., Mich., Minn., Mo., Mont., Neb., N. H., N. J., N. Y., N. C., N. D., O., Okla., Ore., Pa., R. I., S. C., Tenn., Tex., Utah, Vt., Va., Wash., W. Va., Wis., Wyo., N. M., Canada.

AMERICAN BANKERS INSURANCE COMPANY, 43 E. Ohio street, Chicago, Ill. Organized 1909.

OFFICERS.—Pres., Ernest W. Spicer; V. Prests., James P. Whedon, D. R. MacMartin, Frank C. Rogers; Sec.-Treas., James P. Weedon; Asst. Secs., B. E. Calkins, J. O. Karstrom; Gen. Counsel, Frank C. Rogers; Actuary, J. O. Karstrom.

DIRECTORS.—Wallace G. Collins, James P. Whedon, E. W. Wells, C. Longworthy, D. R. MacMartin, W. F. Van Buskirk, E. W. Spicer, J. M. Rumsey, Frank C. Rogers, George H. Bresee, Frank E. Cheeseman, Chas. W. Butler, Thos. O. Wallace, Harry L. Sears.

WRITES.—Life Insurance.

TERRITORY COVERED.—Ill., Pa., Mich., Iowa, Col., N. Dak., S. Dak., Mo., Wyo., N. Mex., Minn., Utah., Kan., Ariz., Ind., Ohio.

AMERICAN CENTRAL LIFE INSURANCE COMPANY, American Central Life Bldg., Indianapolis, Ind. Organized February 23, 1899.

OFFICERS.—Pres., Herbert M. Woollen; V. Prests., E. A. Meyer, E. Woollen, F. W. Morrison, M. F. Belisle; Sec., Carroll B. Carr; Treas., George E. Hume; Actuary, Henry W. Buttolph; Med. Dir., G. V. Woollen; Gen. Counsel, Woollen, Woollen and Welliver.

DIRECTORS.—Herbert M. Woollen, David A. Coulter, Carroll B. Carr, Edward A. Meyer, Greeney V. Woollen, George E. Hume, Frank W. Morrison, Russell T. Byers, Evans Woollen, L. C. Huesmann, H. H. Hornbrook.

WRITES.—Life Insurance.

TERRITORY COVERED.—Ala., Ark., Fla., Ga., Ind., Ill., Mich., Mo., Neb., Ohio, Okla., Pa., Ore., N. C., Tenn., Texas., Wash., Kan.

The American Central Life was organized under the Indiana laws February 23, 1899, and commenced business April 1, of the same year. Its capital stock is \$137,000. In its first year it took over the business of the Indiana Life Assurance Company, of Indianapolis. The Company has been growing steadily and in a healthy manner ever since organization, and is now one of strength among the companies of the middle West. It is well managed, has had a very favorable mortality experience, pays its claims promptly, offers liberal and attractive policies at low cost, and can boast sound resources to back up its obligations. Only non-participating insurance is written. The achievements of the company are shown in the following figures taken from the latest annual statement: with 1915 data for comparison: Admitted assets, 1916, \$5,470,790—1915, \$4,947,419; net surplus, 1916, \$589,665—1915, \$506,309; new business paid for in 1916, \$8,816,805—in 1915, \$8,026,898; outstanding insurance at the close of 1916, \$40,456,046—1915, \$37,294,630; premium receipts during 1916, \$1,097,980—during 1915, \$1,065,619; total income in 1916, \$1,398,332—in 1915, \$1,371,236; payments to policyholders for 1916, \$488,850—for 1915, \$531,518.

AMERICAN LIFE INSURANCE COMPANY, Des Moines, Ia. Organized February 12, 1899. Reorganized as a stock company August 4, 1900.

OFFICERS.—Pres., H. J. Klemme; V. Prests., A. D. Hindman, C. J. Fulton; Sec., J. C. Griffith; Treas., H. A. Bryan; Medical Director, Dr. E. E. Dorr; Actuary, J. M. Emery.

DIRECTORS.—H. J. Klemme, C. J. Fulton, E. J. Sidey, E. B. Evans, S. W. Narrengam, M. E. Latta, R. O. Morden, J. C. Griffith, A. D. Hindman, E. P. Barringer, Mrs. M. H. Brinton, R. F. Graeber, H. A. Bryan.

TERRITORY COVERED.—Ill., Ia., Kas., N. D., Neb., Okla., S. D. Mont., Ore.

New England Mutual Life Insurance Company

Boston, Massachusetts

Chartered 1835

Alfred D. Foster, President D. F. Appel, Vice-President
Jacob A. Barbey, Secretary Herbert B. Dow, Actuary

Past

For more than seventy years the Company has stood for the **Best in Life Insurance**. Strict adherence to sound principles laid a broad foundation for the

Present

period of growth and prosperity. With policies approved by the discriminating, an efficient agency organization, a rapidly increasing business, and an established reputation for fair and honorable treatment, the Company confidently anticipates a

Future

of even greater achievement. The interests of its policyholders will be guarded as zealously as in the past, and the most liberal protection furnished at reasonable rates.

1835
New England Mutual Life Insurance Co.
1917

Life Insurance Companies—(Continued)

AMERICAN MUTUAL LIFE INSURANCE COMPANY, Lake Charles, La.
Organized June 1, 1914.

OFFICERS.—Pres., W. H. Stark; V. Prests., C. P. Martin, W. B. Conover, H. H. Gordon, M. P. Erwin; Sec., H. G. Eddy; Treas., S. Arthur Knapp; Actuary, C. F. Helmecke; Med. Dir., T. H. Watkins, M.D.

DIRECTORS.—W. H. Stark, H. H. Harvey, T. Cheney Lawless, H. H. Gordon, J. W. Link, C. R. Brownell, R. C. Conn, W. B. Conover, S. T. Woodring, B. M. Talbot, M. P. Erwin, S. Arthur Knapp, Chas. P. Martin, W. E. Patterson, A. L. Watkins, Dr. T. H. Watkins, Leon Locke, H. G. L. Stark, H. G. Eddy, B. M. Musser.

WRITES.—Life Insurance.

TERRITORY COVERED.—Louisiana.

AMERICAN MUTUAL LIFE INSURANCE COMPANY, and and Chestnut streets, Seymour, Ind. Organized October 16, 1914.

OFFICERS.—Pres., John M. Lewis; V. Prests., Oren O. Swails and Peter A. Nichter; Sec., Frank J. Voss; Auditor, Clara Massman; Treas., Jos. H. Andrews; Supt. of Agencies, W. E. Weller; Gen. Counsel, Oscar B. Abel.

DIRECTORS.—John M. Lewis, O. O. Swails, J. H. Andrews, Peter A. Nichter, Frank J. Voss, W. E. Weller, M. F. Gerrish, Oscar B. Abel.

WRITES.—Life, Accident and Health Insurance.

TERRITORY COVERED.—Indiana.

AMERICAN NATIONAL ASSURANCE COMPANY, Syndicate Trust Bldg., St. Louis, Mo. Organized March 13, 1912.

OFFICERS.—Pres., Harry M. Still; V. Prests., A. G. Hildredth, D. L. Tasker, Chas. E. Lane, A. J. Siegel; Sec., Peyton C. Jones; Asst. Sec., Miss C. Redmond; Treas., Charles E. Salisbury; Supt. of Agencies, W. Frank Smith; Asst. Actuary, Earle E. Salisbury; Gen. Counsel, James C. Jones.

DIRECTORS.—A. G. Hildredth, C. E. Salisbury, James C. Jones, Jr., Charles E. Lane, C. E. Still, John H. Parish, John A. Leschen, F. E. Corkwell, A. J. Siegel, Geo. M. Laughlin, E. H. Augert, Geo. E. Southwick.

WRITES.—Life Insurance.

TERRITORY COVERED.—Mo., Ill., Minn., Ohio, Pa., Kan., Cal., Ia., Okla., Texas.

AMERICAN NATIONAL INSURANCE COMPANY, Galveston, Tex. Organized March 16, 1905.

OFFICERS.—Pres., W. L. Moody, Jr.; V. Pres., Sealy Hutchings; Sec., L. H. Collier; Asst. Sec., W. J. Shaw; Treas., Frank Webb; Supt. of Agencies, J. Frank Montgomery; Actuary, Frank H. Davis.

DIRECTORS.—Sealy Hutchings, M. O. Kopperl, J. W. Munn, B. W. Key, John B. Haden, M.D., W. S. Keenan, T. L. Cross, P. G. Pauls, Edward Randall, W. L. Moody, Jr., W. L. Moody 3d, M. L. Graves, E. B. Moody.

WRITES.—Life, Health and Accident Insurance.

TERRITORY COVERED.—Tex., N. C., Okla., La., Ark., Miss., Cal., Ga., Ala., Ky., N. Mex., Fla., Cuba., D. C., Kan., Mo., Tenn.

AMERICAN STANDARD LIFE INSURANCE COMPANY, Fort Wayne, Ind. Organizing.

AMICABLE LIFE INSURANCE COMPANY, 5th and Austin streets, Waco, Tex. Organized February 2, 1909.

OFFICERS.—Pres. and Actuary, Artemas R. Roberts; Sec., A. R. Wilson.

DIRECTORS.—J. P. Massey, H. M. Minier, T. J. Primm, Sam Sanger, R. B. Spencer, Artemas R. Roberts and A. R. Wilson.

WRITES.—Life Insurance.

TERRITORY COVERED.—Ariz., Ark., Cal., Col., Idaho, Kan., La., Mo., Mont., Nev., N. Mex., Utah, Wash., Wyo., Tex.

ATLANTIC LIFE INSURANCE COMPANY, 7th and Franklin streets, Richmond, Va. Organized February 20, 1900.

OFFICERS.—Pres., E. Strudwick; V. Prests., S. W. Travers, Henry W. Anderson, Chas. G. Taylor, Jr.; Sec., Roy M. Jones; Asst. Sec., H. L. McConnell; Treas., E. Strudwick; Supts. of Agencies, J. H. Smith, Geo. D. Richardson; Actuary Chas. G. Taylor, Jr.; Gen. Counsel, Munford, Hunton, Williams and Anderson; Med. Dir., Frank P. Righer.

DIRECTORS.—E. Strudwick, Philip Whitlock, S. W. Travers, S. D. Crenshaw, Henry W. Anderson, J. R. Gordon, Fritz Sitterding, C. F. Logan, Hon. Asa D. Watkins, E. A. Saunders, Jr., E. L. Bemiss, Fergus Reid, Jno. W. Craddock, H. N. Phillips, F. E.

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Life Insurance Companies—(Continued)

Nolting, G. G. Valentine, J. D. Crump, Hon. J. Hoge Tyler, Wm. Kinckle Allen, Thos. S. Winston, W. M. Habliston, R. F. Bopes, Fred Harper, Jno. F. Rison, C. C. Branch, Chas. G. Taylor, Jr., H. T. Campbell, I. J. Matpusse.

WRITES—Life Insurance.

TERRITORY COVERED.—Va., W. Va., N. C., S. C., Ga., Ala., D. C., Miss., Tenn.

BALTIMORE LIFE INSURANCE COMPANY, Charles and Saratoga streets, Baltimore, Md. Organized March 27, 1882.

OFFICERS.—Pres., Frank S. Strobbridge; V. Pres., Richard E. Bromwell; Sec., William O. MacGill; Treas. and Gen. Counsel, Alfred S. Niles; Supt. of Agencies, S. D. Powell; Purchasing Agt., D. F. Morris.

DIRECTORS.—Pres., Frank S. Strobbridge, R. E. Bromwell, William O. MacGill, Alfred S. Niles.

WRITES—Life Insurance.

TERRITORY COVERED.—Del., D. C., Md., Pa.

BANKERS INTERNATIONAL LIFE ASSURANCE COMPANY, 15th and Champa streets, Denver, Colo. Organized May 9, 1910.

OFFICERS.—Pres., C. I. Lind; V. Pres., Escor Floyd; Sec. and Treas., W. F. Lauder; Supt. Agencies, J. I. Shar.

DIRECTORS.—C. I. Lind, W. F. Lauder, Edwin Starkey, Grant D. Miller, A. W. Nelson, E. L. Williams, G. B. Okey, C. E. Nitsche, J. H. Johnson.

WRITES—Life, Health and Accident Insurance.

TERRITORY COVERED.—Colo., Utah, Wyo., Tex., Ga.

BANKERS LIFE INSURANCE COMPANY, 6th and Locust streets, Des Moines, Ia. Organized June 30, 1879.

OFFICERS.—Pres., George Kuhns; V. Pres., I. M. Earle; Sec., G. S. Nollen; Asst. Secs., J. M. Batchtell and George W. Fowler; Treas., Simon Casady; Supt. of Agencies, C. C. Blevins; Actuary, Gerard S. Nollen; Gen. Counsel, I. M. Earle.

DIRECTORS.—George Kuhns, Simon Casady, I. M. Earle, G. W. Fowler, C. L. Nourse, W. O. Finkbine, G. S. Nollen.

WRITES—Life Insurance.

TERRITORY COVERED.—Cal., Col., Dist. of Col., Idaho, Ill., Ind., Ia., Kan., Ky., Mich., Minn., Mo., Mont., Neb., N. J., N. Mex., N. Y., N. Dak., Ohio, Okla., Ore., Pa., S. Dak., Tex., Utah, Wash., W. Va., Wis., Wyo.

BANKERS LIFE INSURANCE COMPANY OF NEBRASKA, Lincoln, Neb. Organized April 6, 1887.

OFFICERS.—Pres., W. C. Wilson; V. Pres., D. W. Cook; Sec., M. L. Blackburn; Treas., F. M. Sanders; Supt. of Agencies, W. W. Day; Actuary, Dr. C. F. Ames; Med. Dir., Dr. A. R. Mitchell.

DIRECTORS.—W. C. Wilson, D. W. Cook, M. L. Blackburn, E. C. Ames, F. M. Sanders, A. R. Mitchell.

WRITES—Life Insurance.

TERRITORY COVERED.—Neb., Wash., Mich., Iowa, Kans., Okla., Ohio, Ill., Mo., S. Dak., Ore., Pa., W. Va., Idaho, Wyo., Utah.

BANKERS RESERVE LIFE INSURANCE COMPANY, Omaha, Neb. Organized January 15, 1908.

OFFICERS.—Pres., R. L. Robison; V. Pres., W. G. Preston, J. R. Farney; Sec. Treas., R. C. Wagner; Asst. Sec., E. L. Dunn; Med. Dir., Dr. C. F. Milroy; Gen. Counsel, J. H. Adams.

DIRECTORS.—R. C. Wagner, W. G. Preston, R. L. Robison, W. F. Milroy, W. O. Bridges, J. R. Farney.

TERRITORY COVERED.—Neb., Mo., Kan., Okla., N. D., S. D., Tex., Ill., Mich., Pa., Mont., Idaho, Ore., Wash., Utah, Colo., Ark., Ariz., Nev., Iowa, Wyo., Ga., Ind., Miss.

BANK SAVINGS LIFE INSURANCE COMPANY, Mulvane Bldg., Topeka, Kan. Incorporated October 17, 1908.

OFFICERS.—Pres., E. H. Lupton; V. Pres., Paul E. Walker; Sec., E. E. Sallee; Asst. Sec., R. C. Burge; Treas., John R. Mulvane; Supt. of Agencies, J. L. Duncan; Actuary, J. M. Emery; Gen. Counsel, Paul E. Walker.

DIRECTORS.—Joab Mulvane, D. W. Mulvane, E. H. Lupton, W. H. Davis, D. J. Hanna, A. D. Walker, Paul E. Walker, Dr. William F. Fee, Charles Blood Smith, J. R. Mulvane, W. N. Hall, C. M. Sawyer, Thad C. Carver, W. M. Moore, V. C. Eddy.

WRITES—Life Insurance.

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Life Insurance Companies—(Continued)

BENEFICIAL LIFE INSURANCE COMPANY, Salt Lake City, Utah. Organized June 1, 1905.

OFFICERS.—Pres., Joseph F. Smith; V. Pres., John C. Cutler and Lorenzo N. Stohl; Sec., Axel B. C. Ohlson; Asst. Sec., Leo E. Penrose; Treas., Henry T. McEwan.

DIRECTORS.—Joseph F. Smith, John C. Cutler, Lorenzo N. Stohl, C. W. Nibley, Henry T. McEwan, Richard W. Young, Francis M. Lyman, Anthon H. Lund, James Pingree, Axel B. C. Ohlson, Rudger Clawson, John A. Widtsoe, Mark Austin, George Romney, John C. Sharp, Thomas Smart, Edward H. Snow, James D. Murdock, L. S. Hills, James Chipman, E. P. Ellison, William H. Smart, Joseph Nelson, Thomas N. Taylor, Jesse M. Smith.

WRITES.—Life and Accident Insurance.

TERRITORY COVERED.—Ariz., Ida., Utah, Colo., Wyo., N. M., Cal., Ore., Tex.

BERKSHIRE LIFE INSURANCE COMPANY, Pittsfield, Mass. Incorporated May, 1851.

OFFICERS.—Pres., William D. Wyman; V. Pres. and Gen. Counsel, Walter F. Hawkins; Treas., Joseph F. Titus; Actuary, Alva C. Washburne; Sec., Robert H. Davenport; Asst. Sec., Joseph E. Purches; Supt. of Agents, Winfield S. Weld; Med. Dir., Dr. Henry Colt; Asst. Med. Dirs., Dr. W. L. Paddock, Dr. B. W. Paddock.

DIRECTORS.—George T. Plunkett, W. B. Plunkett, Geo. H. Tucker, W. Murray Crane, Walter F. Hawkins, Franklin Weston, Henry Colt, M. D., Henry A. Francis, Arthur B. Daniels, William D. Wyman, Frederick G. Crane, Edward A. Jones, Arthur W. Eaton, John C. Crosby, Clement F. Coogan.

WRITES.—Life, Endowment and Term Insurance.

TERRITORY COVERED.—Me., Mass., R. I., Conn., N. Y., N. J., Pa., Md., Dist. of Col., Ohio, Ind., Mich., Ill., Minn.

BOSTON MUTUAL LIFE INSURANCE COMPANY, 77 Kilby street, Boston, Mass. Organized August 18, 1891.

OFFICERS.—Pres., Herbert O. Edgerton; Sec. and Treas., Edward C. Mansfield; Actuary, D. P. Green; Medical Dir., Percy G. Brown, M. D.; Supt. of Agencies, Robert King; Counsel, Wm. A. Morse; Asst. Counsel, Damon E. Hall.

DIRECTORS.—H. O. Edgerton, Benjamin W. Rowell, Wm. A. Morse, William H. Tylee, Wm. P. McPherson, Dwight H. Graham, Jr., Damon E. Hall, Willard B. Clark, Edward C. Mansfield, Robert Luce, Charles H. Keith, Edward G. Graves, William J. Mandell, Seward Jones.

WRITES.—Life Insurance.

TERRITORY COVERED.—Massachusetts.

CALIFORNIA STANDARD LIFE INSURANCE COMPANY, San Francisco, Cal. Organized June 3, 1914.

OFFICERS.—Pres., A. H. Hoover; Sec., C. O'Leary.

CALIFORNIA STATE LIFE INSURANCE COMPANY, Forum Building, Sacramento, Cal. Organized December 2, 1910.

OFFICERS.—Pres., Marshall Diggs; V. Pres., Fred W. Kiesel; 2d V. Pres. and Agency Dir., J. R. Whisner; Sec.-Treas., J. R. Kruse; Asst.-Sec., F. L. Bishop; Actuary, Harold K. Buckman; Gen. Counsel, Robert T. McKissick; Med. Dir., Dr. Thomas J. Cox.

DIRECTORS.—M. Diggs, E. F. Dalton, Henry Haile, T. J. Cox, L. L. McCoy, D. I. Waltz, J. R. Whisner, Henry Brinck, F. W. Stall, F. W. Kiesel, B. F. Lynip, C. S. Brooks, A. E. Burge, R. T. McKissick, J. R. Kruse, R. F. Schmeiser, A. G. Folger.

WRITES.—Life Insurance.

TERRITORY COVERED.—Cal., Ore., Wash., Idaho, Mont., Wyo., Utah, Nev., Ariz., Kas., Tex., Okla.

CAPITOL LIFE INSURANCE COMPANY, 16th and Curtis streets, Denver, Col. Organized July, 1905.

OFFICERS.—Pres., Thomas F. Daly; First V. Pres., Gerald Hughes; Second V. Pres., Charles Boettcher; Sec. and Treas., Patrick Crowe; Medical Dirs., Dr. J. W. O'Connor and Dr. William S. Pagot; Asst.-Secs., Clarence J. Daly, John H. Upton; Supt. of Agencies, Bert M. Casley; Actuary, John H. Upton; Gen. Counsel, Wm. E. Hutton.

DIRECTORS.—J. W. O'Connor, Thomas F. Daly, Julius A. Myers, Charles Boettcher, John A. Ewing, Samuel D. Nicholson, Charles Connor, Patrick Crowe, John Gaffy, Gerald Hughes, Wm. E. Hutton, C. J. Daly, John A. Keefe.

WRITES.—Life Insurance.

TERRITORY COVERED.—Ariz., Col., Idaho, Kan., Mo., Mont., Neb., Nev., N. Mex., Okla., S. Dak., Tex., Utah, Wyo.

CAROLINA LIFE INSURANCE COMPANY, Columbia, S. C. Organized 1902.

OFFICERS.—Pres., P. H. Haltiwanger; V. Pres. and Gen. Mgr., A. B. Langley; Sec. and Treas., A. H. Kohn; Asst. Treas. and Auditor, Ames Haltiwanger; Actuary, Ralph B. Coit; Gen. Counsel, Benet, Shand & McGowan.

Life Insurance Companies—(Continued)

DIRECTORS.—P. H. Haltiwanger, A. B. Langley, A. H. Kohn, Ames Haltiwanger.
WRITES.—Life, Health and Accident Insurance.
TERRITORY COVERED.—South Carolina.

CEDAR RAPIDS LIFE INSURANCE COMPANY, American Trust Bldg., Cedar Rapids, Ia. Organized June, 1906.
OFFICERS.—Pres., C. B. Robbins; V. Prests., Ed. H. Smith and J. P. Kendall; Sec., C. B. Svoboda; Treas., Ernest R. Moore; Med. Dir., G. E. Crawford.
DIRECTORS.—S. G. Armstrong, Glenn M. Averill, E. J. Carey, Dr. G. E. Crawford, M. W. Jones, J. P. Kendall, Ernest R. Moore, Geo. A. Mullin, C. B. Robbins, W. F. Severa, Ed. H. Smith, C. B. Svoboda, R. S. Sinclair.
WRITES.—Life Insurance.
TERRITORY COVERED.—Iowa.

CENTRAL LIFE ASSURANCE SOCIETY OF THE UNITED STATES, 7th and Grand avenue, Des Moines, Iowa. Organized February 18, 1896.
OFFICERS.—Pres., George B. Peak; V. Prests., Geo. A. Peak, Harry G. Everett, O. C. Miller; Sec., T. C. Denny; Asst. Sec., F. G. Wolfinger; Treas., Homer A. Miller; Actuary, Joel B. Peniston; Chief Med. Dir., Dr. D. W. Smouse; Agency Mgr., H. G. Everett; Gen. Counsel, G. H. Carr.
DIRECTORS.—George B. Peak, Homer A. Miller, George Carr, H. G. Everett, Dr. T. C. Denny, Dr. D. W. Smouse, George Alvin Peak, O. C. Miller.
WRITES.—Life Insurance.
TERRITORY COVERED.—Iowa, Col., Ill., Idaho, Ind., Kan., Mich., Minn., Mo., Mont., Neb., N. Dak., S. Dak., Tex., Ohio, Okla., Pa., Wash., Wis., Utah.

CENTRAL LIFE INSURANCE COMPANY OF ILLINOIS, Central Life Bldg., Ottawa, Illinois. Organized April 12, 1907.
OFFICERS.—Pres., H. W. Johnson; V. Prests., W. F. Weese and Charles Nadler; Sec. and Treas., S. B. Bradford; Supt. of Agencies, W. F. Weese; Gen. Counsel, H. W. Hinebaugh.
DIRECTORS.—W. H. Hinebaugh, T. W. Burrows, Charles Nadler, James H. White,

JOHN M. HOLCOMBE, PRESIDENT
HARRY E. WELCH, V. P. & ACTUARY
SILAS H. CORNWELL, SECRETARY



ORGANIZED 1851

WINSTON RUSSELL, AGENCY MANAGER
HARRY E. JOHNSON, ASST. SECRETARY
OLIVER H. THURMAN, ASST. SECRETARY

PHOENIX MUTUAL LIFE INSURANCE COMPANY HARTFORD, CONN.

BETTER CITIZENSHIP

Every man who takes insurance on his life becomes a better citizen, for by that very act he realizes more fully his responsibilities in family and business. Every agent who places life insurance not only earns his compensation, but also performs a service to his client and to his community. He is engaged in the most useful and, as it should be, most respected calling in the business world. It follows that he should be intelligent, truthful and frank, seeking to furnish protection to the uninsured and add to that of the underinsured.

After 66 years of experience it is only such representatives that this company desires to employ.

Present and future obligations fully provided for by safe investments conservatively valued.

John M. Holcombe

President.

Life Insurance Companies—(Continued)

W. F. Weese, W. E. Prichard, J. A. Bowman, N. J. Cary, A. J. Roberts, C. E. Antram, C. H. Pluess, S. B. Bradford, H. W. Johnson, D. M. Yates, O. A. Johnson.

WRITES.—Life, Endowment and Term Insurance.

TERRITORY COVERED.—Ill., Iowa, S. Dak., Mo.

CENTRAL LIFE INSURANCE COMPANY, 7-11 W. Wall street, Fort Scott, Kansas. Incorporated December 12, 1906; began business April 1, 1907.

OFFICERS.—Pres., Howard L. Stout; V. Pres., George W. Marble; Sec. and Treas., Robert S. Tiernan; Asst. Sec., James T. Mayall; Actuary, Elmer E. Lyon; Gen. Counsel, Willard W. Padgett; Med. Dir., Chas. A. Van Velzer.

DIRECTORS.—Howard L. Stout, George W. Marble, C. A. Van Velzer, W. W. Padgett, Robert S. Tiernan, R. J. Harris, C. D. Sample.

WRITES.—Life Insurance.

TERRITORY COVERED.—Kansas and Missouri.

CENTRAL NATIONAL LIFE INSURANCE COMPANY, Box 1177, Lincoln, Neb. Organized November 30, 1907.

OFFICERS.—Pres., G. R. Whitney; V. Pres., F. B. Knapp, A. J. Riley; Sec., F. J. Webb; Asst. Sec., M. C. Range; Treas., E. R. Gurney; Actuary, J. T. Little; Gen. Counsel, F. C. Foster.

DIRECTORS.—G. R. Whitney, F. B. Knapp, T. J. Webb, A. J. Riley, E. R. Gurney.

WRITES.—Life Insurance.

TERRITORY COVERED.—Nebraska, Iowa and South Dakota.

CENTRAL STATES LIFE INSURANCE COMPANY, Ben Hur Bldg., Crawfordsville, Ind. Organized 1909.

OFFICERS.—Pres., H. H. Ristine; First V. Pres., Edwin M. Brown; Sec., Clifford V. Peterson; Treas., Dumont M. Peck; Med. Dir., Dr. W. H. Ristine; Actuary, Frank J. Haight; Supt. of Agencies, Albert E. Snyder.

DIRECTORS.—H. H. Ristine, Edwin M. Brown, D. M. Peck, Dr. W. H. Ristine, Clifford V. Peterson, James H. Osborne.

WRITES.—Life Insurance.

TERRITORY COVERED.—Indiana.

CENTRAL STATES LIFE INSURANCE COMPANY, 402 Central National Bank Bldg., St. Louis, Mo. Organized June 5, 1909.

OFFICERS.—Pres., Frank P. Crundon; V. Pres. and Gen. Mgr., James A. McVoy; Sec.-Treas., William H. McBride; Asst. Sec., T. H. Galbraith; Gen. Counsel, E. M. Grossman.

DIRECTORS.—J. A. McVoy, C. Thompson, J. E. Lintzenich, Frank P. Crundon, W. L. Wright, J. H. Gundlach, W. Goddard, E. M. Grossman, H. E. Shaw, S. R. Fitzgerald, L. C. Greenlee, W. H. McBride.

TERRITORY COVERED.—Col., Idaho, Ill., Kas., Mo., Mont., Neb., N. M., Okla., S. D., Utah, Wyo.

CHEROKEE LIFE INSURANCE COMPANY, Rome, Ga. Organized 1909.

OFFICERS.—Pres., C. L. Guice; V. Pres., Massey Wilson; Sec., P. L. Hackethal; Treas., R. A. Willis.

DIRECTORS.—C. L. Guice, Massey Wilson, T. B. Johnson, P. L. Harned, L. E. Maxwell, T. E. Vickers, J. I. Lundy, R. A. Willis, Jno. R. Barclay, W. W. Hartley, P. L. Hackethal, T. J. Hand, E. W. Butler.

WRITES.—Life Insurance.

TERRITORY COVERED.—Alabama, Georgia, Florida.

CHICAGO AND NORTHWESTERN LIFE INSURANCE COMPANY, Chicago, Ill. Organizing.

OFFICERS.—Pres., J. G. Moncrieff; V. Pres., T. R. Harlow, John E. Castle; Sec., H. S. Hester; Treas., T. R. Harlow; Supt. of Agencies, H. T. Murphy.

CLEVELAND LIFE INSURANCE COMPANY, 1221 Guardian Bldg., Cleveland, Ohio. Organized September 26, 1906.

OFFICERS.—Pres., William H. Hunt; First V. Pres., F. F. Prentiss; Second V. Pres., M. J. O'Donnell; Asst. Sec., W. A. Jenkins; Treas., Walter D. Sayle; Medical Dir., J. C. Placak; Actuary H. W. Buttolph; Counsel, M. P. Mooney; Purchasing Agt., J. P. Giffether.

DIRECTORS.—William H. Hunt, F. F. Prentiss, M. J. O'Donnell, J. H. Webster, W. D. Sayle, Charles A. Otis, J. T. Murphy, D. R. Warrington, N. P. Goodhue, Charles E. Adams, H. A. Higgins, M. P. Mooney, Henry W. Heedy, Henry C. Wick, Elbert H. Baker, Frank A. Arter, E. W. Moore, E. C. Peck, Dr. J. C. Placan.

WRITES.—Life, Health and Accident Insurance.

TERRITORY COVERED.—Ohio, West Virginia and Michigan.

Life Insurance Companies—(Continued)

COLONIAL LIFE INSURANCE COMPANY OF AMERICA, 43 Montgomery street, Jersey City, N. J. Organized November, 1897.

OFFICERS.—Pres., Ernest J. Heppenheimer; First V. Pres., George T. Smith; Second V. Pres., Charles F. Nettleship; Sec. and Treas., Dunbar Johnston; Supt. of Agencies, Samuel R. Drown; Actuary, George A. Huggins; Gen. Counsel, Joseph D. Bedle; Med. Dir., John Nevin, M. D.

DIRECTORS.—George T. Smith, William C. Heppenheimer, Bird W. Spencer, George F. Perkins, Joseph D. Bedle, William G. Bumsted, Lawrence Fagan, Ernest J. Heppenheimer, Edward L. Young, P. F. Wanser, John Nevin, M.D., Edward P. Meany, Richard Schlemm, M.D., Alexander P. Hexamer, Charles F. Nettleship, John Mehl, Jr., Philip S. Dyer, Henry Mehl, R. R. Debaehr, J. W. Herbert, Burdette P. Craig, M. D.

WRITES.—Life Insurance.

TERRITORY COVERED.—New Jersey, New York and Pennsylvania.

COLUMBIA LIFE AND TRUST COMPANY, 916 Spaulding Bldg., Portland, Ore. Organized January, 1906.

OFFICERS.—Pres., William M. Ladd; V. Prests., T. B. Wilcox, S. P. Lockwood and Gen. Mgr. Edward Cookingham; Sec.-Treas. and Actuary, M. M. Johnson; Gen. Counsel, Wood, Montague & Cookingham.

DIRECTORS.—W. M. Ladd, T. B. Wilcox, Edward Cookingham, S. P. Lockwood, M. M. Johnson, John H. Vogt, C. J. Smith, Walter Mackay, Holt C. Wilson, Isaac D. Hunt, H. C. Jefferts.

WRITES.—Life Insurance.

TERRITORY COVERED.—Oregon, Washington, Idaho and California.

COLUMBIA LIFE INSURANCE COMPANY, 4th and Elm Streets, Cincinnati, Ohio. Organized 1902. Began business April 15, 1903.

OFFICERS.—Pres., Felix G. Cross; V. Prests., W. F. Robertson, E. S. Lee, O. F. Barrett and Charles Weber; Sec., S. M. Cross; Asst. Treas., S. M. Cross; Asst. Sec., A. M. McHugh; Treas., W. F. Robertson; Gen. Counsel, H. T. Klein; Actuary, E. W. Hyde; Auditor, H. K. Luken; Med. Dir., Dr. F. B. Cross.

DIRECTORS.—J. S. Crowell, W. F. Robertson, J. Warren Keifer, James A. Green, H. T. Klein, F. G. Cross, Charles Weber, E. S. Lee, Sumner Nash, C. B. Matthews, O. F. Barrett, H. H. Hoffman, F. B. Cross, S. M. Cross.

To be identified with a company that has an unsurpassed record of excellence during its entire SEVENTY-TWO years of existence is a great help to the agent and a guarantee to the policyholder.

Additions are made to our agency force when the right men are found.

State Mutual Life Assurance Co.

OF

WORCESTER, MASSACHUSETTS

Incorporated 1844

B. H. WRIGHT

President

STEPHEN IRELAND

Inspector of Agencies

D. W. CARTER

Secretary

Life Insurance Companies—(Continued)

WRITES.—Life, Health and Accident Insurance.

TERRITORY COVERED.—Ohio, Indiana, Kentucky, Georgia, Virginia, Dist. of Columbia.

COLUMBIA LIFE INSURANCE COMPANY, Fremont, Neb. Organized June 2, 1908.

OFFICERS.—Pres., O. W. Rice; Sec., Supt. Agencies, Man. Undr., and Actuary, H. C. Mason; Asst. Sec., L. G. Mason; Treas., F. W. Arndt; Gen. Counsel, O. W. Rice.

DIRECTORS.—O. W. Rice, F. W. Arndt, R. H. Harris, W. E. Taylor, H. C. Mason, Dr. Jas. C. Agce, L. G. Mason.

WRITES.—Life, Health and Accident Insurance.

TERRITORY COVERED.—Nebraska.

COLUMBIAN NATIONAL LIFE INSURANCE COMPANY, 77 Franklin street, Boston, Mass. Organized 1902.

OFFICERS.—Pres., Arthur E. Childs; V. Pres. and Comptroller, Francis P. Sears; Sec.-Treas., Wm. H. Brown; Supts. Agencies, William H. Mastin and Frank D. Lombard; Actuary, Walter I. King.

DIRECTORS.—Chas. F. Ayer, Fred'k Ayer, Joseph Balch, Geo. W. Bright, Wm. H. Brown, Wm. M. Butler, Arthur E. Childs, Alfred Clarke, Geo. W. Crawford, Arthur B. Daniels, John D. Davis, Geo. T. Dewey, Chas. V. Fornes, Douglas H. Gordon, Wm. A. Gaston, Frank Hawkins, Geo. H. Holt, John A. Johnston, N. W. Jordan, Walter I. King, Fred G. Moffat, Percy Parker, Gardner Perry, John S. Phelps, Francis P. Sears, Thomas B. Stearns, Henry J. Thayer, Winslow Warren, Fred'k N. Wier, Henry A. Wyman.

WRITES.—Life, Accident and Health Insurance.

TERRITORY COVERED.—Cal., Col., Conn., Del., Dist. of Col., Ga., Idaho, Ill., Kan., Ky., Me., Md., Mass., Mich., Miss. Mo. Nev. N. J., N. Y., N. C., Okla., Ore., Pa., R. I., Tenn., Utah, Wash., W. Va., Wyo.

COLUMBUS MUTUAL LIFE INSURANCE COMPANY, 580 E. Broad street, Columbus, Ohio. Organized January 2, 1907.

OFFICERS.—Pres., C. W. Brandon; V. Prests., Dr. W. B. Carpenter and N. G. Spangler; Sec. and Actuary, D. E. Ball; Treas., S. A. Hoskins; Med. Dir., Dr. W. B. Carpenter; Gen. Counsel, J. M. Sheets.

DIRECTORS.—D. E. Ball, C. W. Brandon, W. B. Carpenter, D. W. Beoddy, C. P. Cole, David D. Davis, William Feller, G. A. Ferguson, Parren U. Hawkins, T. S. Hogan, John D. Hollinger, William Hoover, S. A. Hoskins, Emil Kiesewetter, S. J. D. Meade, F. J. Miller, J. W. Northrup, E. A. Reeder, Erwin W. Schueller, J. M. Sheets, C. W. Sigrist, N. G. Spangler, A. S. Thomas, H. W. Yeager, W. E. Johnson, J. H. Secrest.

WRITES.—Life, Health and Accident Insurance.

TERRITORY COVERED.—Ohio, West Virginia, Michigan.

COMMONWEALTH LIFE INSURANCE COMPANY, Louisville, Ky. Organized May, 1904.

OFFICERS.—Pres., J. D. Powers; V. Prests., Caldwell Norton, P. Wooldridge, Lee E. Cralle; Sec.-Treas., Darwin W. Johnson; Asst. Sec. and Actuary, I. Smith Homans; Industrial Dept. Mgr., Louis G. Russell; Med. Dir., Dr. W. F. Blackford; Field and Dept. Mgr., D. G. Roach; Gen. Counsel, Burnett, Batson & Cary.

DIRECTORS.—J. D. Powers, Darwin W. Johnson, Lee E. Cralle, Caldwell Norton, Charles E. Hoge, S. French Hoge, H. B. Campbell, Dr. Leon L. Solomon, P. Wooldridge, Herman F. Monroe, John S. Kelly, T. L. Jefferson, J. M. Lassing, T. P. Dickinson, Matt. O'Doherty.

WRITES.—Life Insurance.

TERRITORY COVERED.—Kentucky and Alabama.

COMMONWEALTH LIFE INSURANCE COMPANY, Omaha, Neb. Organized September 1, 1909.

OFFICERS.—Pres., Frans Nelson; V. Prests., Paul Wupper, Geo. I. Parker; Sec., F. J. Uehling; Treas., A. B. Detweiler; Actuary J. M. Emery; Gen. Counsel, Clark O. Hanlon; Med. Dir., Dr. A. P. Hantchett.

DIRECTORS.—Frans Nelson, Paul Wupper, Clark O. Hanlon, A. B. Detweiler, G. I. Parker, Geo. Nelson, F. J. Uehling.

WRITES.—Life Insurance.

TERRITORY COVERED.—Nebraska, Iowa, South Dakota, Kansas, Missouri; entering Minnesota, Texas and Montana.

CONNECTICUT GENERAL LIFE INSURANCE COMPANY, 64 Pearl street, Hartford, Conn. Organized June, 1865.

OFFICERS.—Pres., Robert W. Huntington, Jr.; V. Pres., P. Henry Woodward;

Life Insurance Companies—(Continued)

2nd V. Pres., George E. Bulkley; Sec., R. H. Cole; Supt. of Agencies, Frank C. Griswold; Actuary, Richard H. Cole; Asst. Actuary, John M. Laird; Med. Dir., William W. Knight.

DIRECTORS.—P. H. Woodward, Theodore Lyman, Robert W. Huntington, Jr., Charles P. Cooley, William M. Storrs, Charles A. Goodwin, Henry K. W. Welch, Richard M. Bissell, Francis Parsons, John T. Robinson, Thomas W. Russell.

WRITES.—Life, Accident and Health Insurance.

TERRITORY COVERED.—Cal., Conn., Ill., Me., Md., Mass., Mich., Minn., N. H., N. J., N. Y., Ohio, Pa., R. I., S. Dak., W. Va. and Vt.

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY, 36 Pearl street, Hartford, Conn. Organized July 29, 1846.

OFFICERS.—Pres., John M. Taylor; V. Pres., Henry S. Robinson; Sec., William H. Deming; Second Sec., J. Humphrey Greene; Asst. Secs., John D. Parker, James Lee Loomis; Treas., Herbert H. White; Actuary, Daniel H. Wells; Asst. Actuaries, Charles Hildebrand, Harry I. B. Rice; Med. Dir., Dr. Joseph B. Hall; Asst. Med. Dir., Dr. Henry A. Martelle; Med. Referee, Dr. Charles D. Alton; Supt. of Agencies, Griffin M. Lovelace; Asst. Supts. of Agencies, Clarence B. Ingraham, Herbert F. Fisher; Agency Correspondent, Arthur C. Liebert; Inspector of Agency Accounts, Jesse H. Pratt; Cashier, Walter B. Olmsted; Supervisor of Claims, Benjamin W. Loveland; Gen. Counsel, Lucius F. Robinson; Purchasing Agent, Charles W. Holt.

DIRECTORS.—John M. Taylor, William C. Skinner, Charles H. Clark, Charles E. Chase, Herbert H. White, Lucius F. Robinson, Jacob H. Greene, Meigs H. Whaples, Henry S. Robinson, Charles Cheney, Edward Milligan, Francis R. Cooley.

WRITES.—Life Insurance.

TERRITORY COVERED.—Most of the Continental United States, except the Gulf States.

CONSERVATIVE LIFE INSURANCE COMPANY OF AMERICA, South Bend, Ind. Organized March, 1910.

OFFICERS.—Pres., Dixon W. Place; V. Pres., Gabriel R. Summers; V. Pres., Man. Undr. and Purchasing Agt., Anselm S. Burkart; Sec. William Mell; Treas., Fred. L.

OLD COLONY LIFE

INSURANCE COMPANY

OLD COLONY BLDG.

CHICAGO, ILLINOIS

Insures man, woman and child from ages 2 to 60 inclusive, under Legal Reserve, Standard Provisions Policies (for amounts as small as \$100 for children), with annual, semi-annual and quarterly (not weekly) premiums, same for male and female. Ordinary (not industrial) insurance for the entire family. Greatest variety of contracts.

PARTICIPATING AND NON-PARTICIPATING

Such insurance facilities widen the Agent's field and increase his opportunity.

Write for a general agent's contract to

B. R. NUESKE, President.

Life Insurance Companies—(Continued)

Dennis; Supt. of Agencies, Robert Downing; Actuary, Frank J. Haight; Gen. Counsel, Anderson, Parker, Crabill & Crumpacker.

DIRECTORS.—Dixon W. Place, Gabriel R. Summers, Anselm S. Burkart, William Mell, E. R. Dean, Fred L. Dennis, Samuel Parker, Wm. J. Alber, F. M. Hines.

TERRITORY COVERED.—Indiana and Michigan.

CONSERVATIVE LIFE INSURANCE COMPANY, 16th and Market streets, Wheeling, W. Va. Organized December 28, 1906.

OFFICERS.—Pres., Otto Schenk; V. Prests., George W. Hill, S. M. Sawvel; Sec.-Treas., Clem E. Peters; Actuary, C. E. Flanagan; Gen. Counsel, J. J. P. O'Brien.

DIRECTORS.—Otto Schenk, Clem E. Peters, J. J. P. O'Brien, Dr. W. S. Fulton, S. M. Sawvel, J. S. Vandervort, George W. Hill, J. M. Hartley, C. S. Greer, Carl Sobanski, J. N. Howard, S. S. Urfer, D. O. Rutan, Peter Carroll, J. E. McCausland, Charles D. Keyser.

WRITES.—Life, Health and Accident and Total Disability Insurance.

TERRITORY COVERED.—West Virginia, Ohio, Pennsylvania, Kentucky, Alabama.

CONTINENTAL ASSURANCE COMPANY, 910 Michigan avenue, Chicago, Ill. Organized April 26, 1911.

OFFICERS.—Pres., H. G. B. Alexander; V. Prests., L. C. Rose, H. A. Behrens, A. W. Underwood; Sec., Manton Maverick; Actuary and Asst. Sec., E. G. Timme; Treas., W. H. Roberts; Supt. of Agencies, G. F. Claypool; Med. Dir., W. D. Metcalf.

DIRECTORS.—H. G. B. Alexander, L. C. Rose, A. W. Underwood, R. I. Stearns, W. H. Roberts.

WRITES.—Life Insurance.

TERRITORY COVERED.—Ill., Mich., Ohio, Dist. Col., Ind., Minn., Mo., Iowa, Texas, Col., Wash., Va.

CONTINENTAL LIFE INSURANCE COMPANY, Wilmington, Del. Organized June 6, 1907.

OFFICERS.—Pres., Philip Burnet; V. Prests., Harvey L. Cooper and George E. Saulsbury; Sec., Charles R. Churchman; Treas., John D. Kurtz; Man. Undr., Philip Burnet; Actuary, Miles M. Dawson; Med. Director, Dr. P. W. Tomlinson, Gen. Counsel, William F. Kurtz.

DIRECTORS.—Philip Burnet, Dr. Hiram R. Burton, Joseph L. Cahall, Harvey L. Cooper, J. Harry Covington, James E. Ellegood, George H. Hall, Wilbur W. Hubbard, William F. Kurtz, Joshua W. Miles, John S. Mullin, Jr., George E. Saulsbury, DeCourcy W. Thom, Dr. P. W. Tomlinson, George W. Woolford.

WRITES.—Life Insurance.

TERRITORY COVERED.—Delaware, Maryland, Pennsylvania and District of Columbia.

The Continental Life commenced business September 1, 1907, with a capital authorization of \$1,000,000. Of this amount \$515,220 had been paid in by the close of 1916. The Company has had a really remarkable growth. It is in splendid reputation in the States where it operates, has a very attractive and original line of policies, pays its claims with promptness, and is managed with skill and economy. Its mortality has been far below the average. In 1916 interest earnings on investments alone were sufficient to pay death claims. Both participating and non-participating insurance is written, and the former is all annual dividend. An idea of the development of the Company may be had from the following figures taken from the annual reports of 1916 and 1915: Admitted assets, December 31, 1916, \$2,114,775—December 31, 1915, \$1,641,564; net reserve, 1916, \$942,083—1915, \$718,645; capital, 1916, \$515,220—1915, \$396,790; insurance in force, close of 1916, \$16,325,654—close of 1915, \$14,996,097; new insurance written in 1916, \$3,029,104—in 1915, \$3,009,131; net surplus, close of 1916, \$623,704—close of 1915, \$403,821; premium receipts in 1916, \$473,394—in 1915, \$427,977; total income in 1916, \$679,936—in 1915, \$602,537; payments to policyholders in 1916, \$123,050—in 1915, \$118,684; excess of income over disbursements in 1916, \$335,703—in 1915, \$307,646. The originators and leading factors in the Company have been President Philip Burnet and Second Vice President George E. Saulsbury. They have been engaged in life insurance for many years, and for a long while had successfully done business at Wilmington under the firm name of Burnet & Saulsbury. They bring to their important duties ability, experience and excellent reputations, and the unusual progress the Continental has made during its first nine years attests most eloquently their qualifications for successfully conducting an up-to-date life insurance company.

CONTINENTAL LIFE INSURANCE COMPANY, 500 McCormick Bldg., Salt Lake City, Utah. Organized March, 1904.

OFFICERS.—Pres., F. J. Hagenbarth; V. Prests., H. C. Edwards and H. N. Mayo;

Life Insurance Companies—(Continued)

Sec., F. O. Frick; Treas., W. S. McCornick; Actuary, George H. Baudry; Gen. Mgr., H. C. Edwards.
DIRECTORS.—F. J. Hagenbarth, H. C. Edwards, H. N. Mayo, W. S. McCornick, W. J. Halloran, I. O. Rhoades, Nelson Story, Jr., H. C. Woods, A. L. Stone.
WRITES.—Life, Health and Accident Insurance.
TERRITORY COVERED.—Utah, Idaho, Mont., Ore., Wash., Nev., Cal., Ariz., N. Mex., Col., Wyo., Kan., N. D., S. D. and Neb.

CONTINENTAL LIFE INSURANCE COMPANY, INC., 1420 New York avenue, Washington, D. C. Organized August 12, 1914.
OFFICERS.—Pres., Edwin G. Cover; V. Pres., I. S. D. Sauls; Sec., LeRoy Smith, Asst. Sec., H. A. Bartholomew; Treas., LeRoy Smith.
DIRECTORS.—Robert Lee Montague, I. S. D. Sauls, LeRoy Smith, H. A. Bartholomew, B. M. Cross, Abner S. Pope, R. Lynch Montague.
WRITES.—Life, Weekly Sick Benefit, Industrial Life and Monthly Casualty Insurance.
TERRITORY COVERED.—District of Columbia and Virginia.

COTTON STATES LIFE INSURANCE COMPANY, Comus Theatre Bldg., Tupelo, Miss. Organized 1912.
OFFICERS.—Pres., E. C. Hinds; V. Prests., W. T. Reeves, Travis H. Taylor, Sr.; Sec., Ira F. Archer; Treas., S. J. High; Actuary, W. R. Halliday; Gen Counsel, Robins & Thomas.
DIRECTORS.—Dr. Walter Spiva, J. M. Thomas, M. E. Leake, S. J. High, I. S. Davis, W. T. Reeves, J. H. Legyard, Dr. T. F. Elkin, E. C. Hinds, L. M. Phillips, S. C. McNeil, J. B. Sanders, T. H. Taylor, Sr., Dr. W. M. B. Cox, J. A. King, I. F. Archer, Dr. J. E. Givhan, M. M. Miller, N. A. Cramer, F. A. Thompson, A. C. Schryver.
WRITES.—Life Insurance.
TERRITORY COVERED.—Mississippi, Arkansas and Tennessee.

CRESCENT LIFE INSURANCE COMPANY, Fletcher Trust Bldg., Indianapolis, Ind. Organized March 2, 1914. Licensed September 18, 1896.
OFFICERS.—Pres., John C. Humes; V. Pres., Chas. B. Jenkins; Sec., Leslie D. Clancy; Asst. Sec., Sam M. Ratliff; Treas., W. E. Callane; Actuary, Frank J. Haight; Gen. Counsel, Walter Myers; Med. Dir., Dr. John N. Records.
DIRECTORS.—H. B. Burnet, M. E. Callane, Leslie D. Clancy, John C. Humes, C. B. Jenkins, Waldo E. Callane, M. E. McHaffie, Walter Myers, Sam M. Ratliff.

DAKOTA LIFE INSURANCE COMPANY, Granite Bldg., Watertown, S. Dakota. Organized August 30, 1906.
OFFICERS.—Pres., John B. Hanten; V. Prests., J. W. Martin, D. M. Bannister and H. M. Finnerud; Sec.-Treas. and Purchasing Agt., F. L. Bramble; Supt. of Agencies, W. P. Robeson; Actuary, E. D. Lacy; Gen. Counsel, Hanten & Hanten; Auditor, T. A. Campbell; Med. Dir., H. M. Finnerud.
DIRECTORS.—H. M. Finnerud, F. L. Bramble, John B. Hanten, J. W. Martin, John Scanlan, E. R. Keyes, D. M. Bannister, J. A. Gold, J. E. Platt, A. Melham, F. S. Strohbehn, W. B. Cannon, S. H. Elrod, W. A. Morris, W. D. Morris, Gustav Dencker, W. A. Ritschlag, M. E. Hart, D. F. Jones, O. H. Aslakson, S. S. Norgaarden.
WRITES.—Life Insurance.
TERRITORY COVERED.—North Dakota, South Dakota, Minnesota.

CENTRAL STATES LIFE INSURANCE COMPANY

ST. LOUIS, MO.

Insurance in Force . \$240,00,000.00

JAMES A. McVOY, Vice-President and General Manager

Life Insurance Companies—(Continued)

DAKOTA WESTERN ASSURANCE COMPANY, Sioux Falls, South Dakota.

Organized July 28, 1908; began business January 1, 1909.

OFFICERS.—Pres., H. S. Rowe; V. Pres., H. E. Sox; Sec.-Treas., Charles E. Gillis; Supt. of Agencies, Cyrus E. Warner; Man. Undr., Cyrus E. Warner; Actuary, Wesley Styles.

DIRECTORS.—H. S. Rowe, H. E. Sox, Charles E. Gillis, Charles J. Hedwall, George Schlosser, G. A. Warner, Ole I. Gjevve, J. W. Powers, W. T. McConnell, Allin Axford, Andrew Melhan, Grant Boles.

TERRITORY COVERED.—North Dakota and South Dakota.

DES MOINES LIFE AND CASUALTY INSURANCE COMPANY, Des Moines, Ia. Organized 1916.

DETROIT LIFE INSURANCE COMPANY, 733 Majestic Bldg., Detroit, Mich. Organized 1910.

OFFICERS.—Pres. and Supt. of Agencies, M. E. O'Brien; V. Prests., Henry G. Guthard, M. O. Rowland; Sec. and Treas., J. D. Baty; Gen. Counsel, F. H. Watson; Medical Dir., J. H. Carstens; Actuary, E. C. Wightman; Gen. Counsel, F. H. Watson.

DIRECTORS.—James Anstey, F. C. Badgley, John Cleary, J. H. Carstens, R. F. Hoffmaster, T. H. Harris, M. O. Rowland, J. E. Ready, W. J. Spears, J. D. Baty, E. S. Coe, M. J. Cavanaugh, E. C. Mitchell, J. E. Brown, J. B. Chaddock, A. M. Hume, Lette Shay, M. E. O'Brien, J. G. Reutter, P. H. O'Brien, F. H. Watson, E. M. Sorock, W. J. Webb, H. J. Guthard, T. E. Mitchell, John S. Allen, G. T. Werline, Herman Holes, Alton T. Roberts.

WRITES.—Life Insurance.

TERRITORY COVERED.—Michigan.

DOUGLAS LIFE INSURANCE COMPANY, Chicago, Ill. Organizing.

DURHAM LIFE INSURANCE COMPANY, Durham, N. C.

OFFICERS.—Pres., S. B. Coley; Sec., Sneed Sasser.

DIRECTORS.—S. B. Cooley, J. R. Weatherspoon, E. H. Bowling, Jesse Bishop, A. M. Moize, A. J. Mims, E. N. Moize.

TERRITORY COVERED.—North Carolina.

ELKHORN LIFE & ACCIDENT INSURANCE COMPANY, Norfolk, Neb.

Organized September 23, 1904.

OFFICERS.—Pres., P. H. Salter; V. Prest., T. F. Memminger; V. Pres. and Sec., J. B. Maylard; Treas., Jack Koenigstein; Supt. of Agents, A. O. Hayen.

DIRECTORS.—P. H. Salter, Robt. M. Peyton, J. B. Mayland, Burt Mapes, Geo. D. Butterfield, Jack Koenigstein, C. S. Smith and J. C. Osborn.

WRITES.—Accident and Combination Life and Accident Insurance.

TERRITORY COVERED.—Nebraska and South Dakota.

EMPIRE LIFE INSURANCE COMPANY, Atlanta, Ga. Placed in hands of Georgia Insurance Department early in January, 1915, but continues operation. Organized 1908.

OFFICERS.—Pres., W. W. Reid; V. Prests., F. A. Hooper, T. M. Calloway and H. H. Stafford; Sec., S. H. Rogers; Treas., E. E. Shropshire; Medical Dir., E. J. Spratling, M.D.

DIRECTORS.—William W. Reid, S. C. Callaway, Thomas M. Callaway, E. J. Spratling, A. Hooper, M. P. Pope, J. E. Paulin, H. H. Stafford, H. C. Lorick, J. B. Norman, J. L. Jessup, J. H. Evans, J. L. Giles, U. V. Whipple.

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES, 165 Broadway, New York. Organized 1859.

OFFICERS.—Pres., W. A. Day; V. Pres., J. B. Lunger; Second V. Pres., G. T. Wilson; Third V. Pres., L. O. Fisher; Fourth V. Pres., Henry L. Rosenfeld; Sec., William Alexander; Asst. Sec., S. S. McCurdy; Actuary, R. Henderson; Comptroller, G. R. Brown; Deputy Comptrollers, L. M. Bailey and C. T. Martin; Treas., A. R. Horr; Asst. Treas., M. Murray and W. B. Bremmer; Medical Dirs., F. C. Wells, M.D., T. H. Rockwell, M.D.

DIRECTORS.—W. A. Day, Charles B. Alexander, Charles D. Barney, John N. Beach, E. W. Bloomingdale, George C. Boldt, Abraham Brittin, John D. Crimmins, Thomas De Witt Cuyler, Henry W. de Forest, Samuel M. Felton, James B. Forgan, Thomas A. Gillespie, Robert Goelt, Alexander C. Humphreys, Bradish Johnson, John D. Kernan, Charles E. Littfield, Willis F. McCook, John T. Manon, Joy Morton, Levi P. Morton, Edward DeV. Morrell, Alfonso de Navarro, Ludwig Nissen, Charles D. Norton, Eugenius H. Outerbridge, William E. Paine, Alton B. Parker, Wallace L. Pierce, Tom Randolph, Samuel Rea, Norman B. Ream, E. W. Robertson, J. G. Schmidlapp, William Skinner, V. P. Snyder, Thomas Spratt, Gage E. Tarbell, Eben B. Thomas, Daniel A. Tompkins, Sir

Life Insurance Companies—(Continued)

William C. Van Horne, Richard H. Williams, George T. Wilson, Frank S. Witherbee, Charles H. Zehnder, Arthur H. Lowe, John B. Lunger, Thomas W. Slocum.

TRUSTEES.—Morgan J. O'Brien, Lewis C. Ledyard, Joseph H. Choate.

TERRITORY COVERED.—All of United States, except Texas and Wisconsin; and Canada, Great Britain, France, Belgium, Spain, Holland, Russia, Argentine Republic, Chili, Cuba and South Africa.

EQUITABLE LIFE INSURANCE COMPANY, 816 14th street N. W., Washington, D. C. Organized April 20, 1902.

OFFICERS.—Pres., Henry P. Blair; V. Prests., Joseph Sanders, William A. Bennett; Sec., Allen C. Clark; Treas., Allen C. Clark; Supt. of Agencies, William A. Bennett; Actuary, Gilbert A. Clark; Gen. Counsel, Maurice D. Rosenberg; Purchasing Agent, Gilbert A. Clark.

DIRECTORS.—William A. Bennett, George J. Bessler, Henry P. Blair, Frank W. Bolgiano, Allen C. Clark, Appleton P. Clark, Jr., W. Gwynn Gardiner, Edward E. Rapley, William H. Rapley, Maurice D. Rosenberg, Joseph Sanders, Nicholas H. Shea, Luke C. Strider, John S. Swormstedt, Henry K. Willard.

WRITES.—Life Insurance.

TERRITORY COVERED.—District of Columbia, Delaware, Ohio, West Virginia.

EQUITABLE LIFE INSURANCE COMPANY OF IOWA, 6th and Locust streets, Des Moines, Iowa. Organized January 25, 1867.

OFFICERS.—Pres., J. C. Cummins; V. Prests., F. C. Hubbell and H. S. Nollen; Sec., B. F. Hadley; Asst. Sec., H. S. Johnson; Treas., F. W. Hubbell; Supt. of Agencies, H. E. Aldrich; Actuary, Mervyn Davis; Med. Dir., Fred. L. Wells, M. D.

TRUSTEES.—F. M. Hubbell, Chairman; J. C. Cummins, F. C. Hubbell, H. S. Nollen, G. C. Hubbell, Robert Fullerton, N. T. Guernsey, F. W. Hubbell, Simon Casady, Homer A. Miller, H. D. Thompson, H. E. Aldrich, Griff Johnson, B. F. Hadley.

TERRITORY COVERED.—Ill., Ind., Ia., Kas., Mich., Minn., Mo., Neb., Ohio, Okla., Pa., S. D., Wash., Ky., N. J., Cal., Ore. and N. D.

EUREKA LIFE INSURANCE COMPANY, 9 E. Franklin street, Baltimore, Md. Organized February 4, 1882. Reorganized 1903.

OFFICERS.—Pres., W. S. Gillespie; V. Pres., W. H. Y. Knighton; Sec., J. P. Sanson; Treas., Fred Shaw; Asst. Treas., Thos. H. Oldham.

DIRECTORS.—W. S. Gillespie, J. P. Sanson, Fred. Shaw, T. H. Oldham, W. H. Y. Knighton.

TERRITORY COVERED.—Md., D. C., Pa.

FARMERS AND BANKERS LIFE INSURANCE COMPANY, 709 Beacon Bldg., Wichita, Kan. Organized February 5, 1910.

OFFICERS.—Pres., H. K. Lindale; V. Pres., James P. Sullivan and J. H. Stewart; Sec. Treas., E. B. Jewett; Man. Undr. and Actuary, James P. Sullivan; Gen. Counsel, Joseph A. Brubacher; Med. Dir., John L. Evans, M. D.

DIRECTORS.—C. W. Bitting, W. D. Moore, W. E. Brown, R. W. Scott, A. D. Jellison, J. W. Dale, E. B. Jewett, F. M. Sumpter, J. H. Burns, T. M. Latham, H. J. Lillie, J. A. Brubacher, R. M. Crawford, J. B. Larimer, Jas. P. Sullivan, H. K. Lindsley, Ansee P. Clark, R. C. Jeffrey, J. T. Cooper, M. D. Simpson, W. M. Glenn, H. A. Laurence, J. H. Stewart, W. R. Dulaney.

WRITES.—Life Insurance.

TERRITORY COVERED.—Kansas, Mo., Okla., Colo., N. M. and Ariz.

FARMERS AND TRADERS LIFE INSURANCE COMPANY, 121 E. Water street, Syracuse, N. Y. Organized July, 1912.

OFFICERS.—Pres., Elliott B. Norris; V. Prests., William T. Creasy, Francis H. Gates, L. J. Taber, Robert Day, John N. Ham, Ward W. Stevens; Sec., Frank E. Dawley; Treas., Isaac H. Mann; Supt. of Agencies, William C. Lennie; Actuary, James Herbert Washburn; Gen. Counsel, William M. Peckham.

DIRECTORS.—Elliott B. Norris, John N. Ham, T. H. Halstead, Charles H. Skiff, Wing R. Smith, George H. Casler, Robert Day, George M. Whitney, James Onderkirk, Thomas Munro, Alfred L. Hinsdale, L. J. Taber, Charles P. Williams, S. W. Peckham, F. H. Gates, Herman L. Keely, William M. Peckham, Thomas O. Young, H. A. Crofoot, Willis D. Curtiss, Ward W. Stevens, Jonathan Wychoff, F. E. Dawley, Isaac H. Munro.

TERRITORY COVERED.—New York, Penn., Ohio, Mass.

FARMERS LIFE INSURANCE COMPANY, Gas and Electric Bldg., Denver, Col. Organized November 4, 1911.

OFFICERS.—Pres., E. M. Ammons; V. Prests., L. C. Fulenwider, John Orr, Wm. Glenn, D. A. Lord, Chas. H. Tully; Sec. and Gen. Counsel, E. M. Sabin; Treas., Calvin

Life Insurance Companies—(Continued)

Fleming; Supt. Agencies, R. W. Likens; Med. Dir., J. C. Kinney; Mang. Und., J. A. O'Shaughnessy; Consulting Actuary, Franklin B. Mead.

DIRECTORS.—J. A. O'Shaughnessy, C. H. Tully, E. M. Ammons, E. M. Sabin, W. M. Glenn, Calvin Fleming, L. C. Fulenwider, D. A. Lord, J. J. McIlquham, W. T. Ashley, Dr. J. E. Kinney, A. A. Edwards, J. H. Orr.

WRITES.—Life Insurance.

TERRITORY COVERED.—Colorado, Kansas, Nebraska, Texas.

FARMERS NATIONAL LIFE INSURANCE COMPANY OF AMERICA, Huntington, Ind. Executive Offices, 3401 Michigan Ave., Chicago, Ill. Organized January 17, 1912.

OFFICERS.—John M. Stahl; V. Prests., John W. Williams, Chas. F. Sanford, W. L. Ames; Sec., B. F. Biliter; Asst. Sec., E. H. Crook; Treas., E. M. Wasmuth; Supt. of Agencies, Geo. H. Barmore; Actuary, M. C. Baudin; Med. Dir., S. C. Stanton, M. D.; Gen. Counsel, W. C. McNitt.

DIRECTORS.—J. M. Stahl, C. F. Sanford, Isaac E. Switzer, W. L. Ames, H. P. Swindeman, J. J. Williams, A. J. Dawson, J. A. Peterson, E. M. Wasmuth, B. F. Biliter, Charles Bartlett, Frank A. Cooley, W. C. Ivins, James I. Leach, Jackson R. Pearce, Frank W. Russell, Levi J. Orr.

TERRITORY COVERED.—Ind. and Ill.

FEDERAL LIFE INSURANCE COMPANY, 166-168 N. Michigan Ave., Chicago, Ill. Organized September 8, 1899.

OFFICERS.—Pres., Isaac Miller Hamilton; V. Pres., C. A. Atkinson; Sec., Chas. S. Rannels; Asst. Sec., W. E. Brimstin, L. D. Cavanaugh; Treas., O. E. Merley; Actuary, L. D. Cavanaugh; Gen. Counsel, C. A. Atkinson; Med. Dir., F. L. B. Jenney, M. D.

DIRECTORS.—C. A. Atkinson, W. E. Brimstin, N. S. Cutright, J. C. Gleason, Isaac Miller Hamilton, Dr. W. A. Hoover, W. E. Lewis, William Kasper, J. P. Mahoney, O. E. Merley, William Moore, F. P. Morris, H. W. Norton, C. J. O'Connor, C. S. Rannels, W. S. Vanderwater, C. C. Williams.

WRITES.—Life, Accident and Health Insurance.

Territory Covered.—Ark., Ga., Ill., Ind., Kas., Ky., Mich., Mo., O., Okla., Pa., S. D., Tenn., Tex., Iowa and Mont.

FEDERAL UNION LIFE INSURANCE COMPANY, 111 E. 4th street, Cincinnati, O. Organized August 7, 1914.

OFFICERS.—Pres., Robert B. Palmer; V. Pres. and Mgr. of Agencies, Frank M. Peters; Sec., Carl Slough; Treas., D. W. Craig; Gen. Counsel, Orville K. Jones.

DIRECTORS.—B. K. Clapp, C. C. Williams, J. E. Campbell, B. Decatur Smith, Frank M. Peters, Robt. B. Palmer, Christ Erhardt, David Lorbach, Orville K. Jones, Charles H. Castle, Fred E. Wesselmann, Geo. F. Schott, D. W. Craig, Harry J. Levi, B. C. Poole, Carl Slough.

TERRITORY COVERED.—Ohio, Illinois and Kentucky.

FIDELITY MUTUAL LIFE INSURANCE COMPANY, 112-116 N. Broad street, Philadelphia, Pa. Organized December 4, 1878.

OFFICERS.—Pres., Walter Le Mar Talbot; V. Prests., F. X. Quinn and Agency Mgr. J. H. Byrley; Sec., Charles G. Hodge; Asst. Sec., Charles J. R. Sproule; Treas., Samuel J. Steele; Asst. Treas. and Comptroller, J. Russell Sykes; Actuary, J. B. Franks; Gen. Atty., George H. Wilson; Asst. Agency Mgr., Frank H. Sykes; Med. Dir., Dr. W. E. H. Wehner.

DIRECTORS.—Lewis R. Dick, Nathan T. Folwell, T. Comly Hunter, J. P. Hale Jenkins, Joseph deF. Junkin, Thomas Shalcross, Jr., F. X. Quinn, Wm. T. B. Roberts, George W. Roydhouse, Samuel J. Steele, Walter LeMar Talbot, Alfred E. Burk.

WRITES.—Life Insurance.

TERRITORY COVERED.—United States, except Ariz., Idaho, Nev., N. Mex., Texas, Wis., Utah, Wyo., Okla.

FIRST NATIONAL LIFE INSURANCE COMPANY, Pierre, So. Dak. Inc. started January 22, 1909. Commenced business June 1, 1909.

OFFICERS.—Pres., Loring F. Gaffy; V. Prests., L. E. Snyder, F. H. Rugg, A. W. Ewart; Sec., C. W. Martindale; Treas., A. Wheelon; Actuary, J. R. Morrison.

DIRECTORS.—R. F. Lyons, F. L. Ackerman, L. E. Snyder, S. W. Clark, F. H. Rugg, B. S. Payne, John Davies, John T. Breen, J. E. Mallory, A. W. Ewart, Loring E. Gaffy, A. Wheelon, C. Vorlander, C. C. Bennett, C. A. Howard, D. D. Baldwin, Charles Hamm, C. L. Hyde, O. C. Matteson, E. C. Perisho, M. W. Roan.

TERRITORY COVERED.—Montana, Ohio, North and South Dakota.

Life Insurance Companies—(Continued)

FIRST TEXAS STATE INSURANCE COMPANY, Galveston, Texas. Organized February 26, 1910.

OFFICERS.—Pres., J. H. Kempner; V. Prests., B. J. Cunningham and H. Sheffield, Jr.; Sec.-Treas., T. E. Flick.

DIRECTORS.—J. H. Kempner, B. J. Cunningham, T. E. Flick, H. Sheffield, Jr., S. E. Kempner.

TERRITORY COVERED.—Texas.

FOREST CITY LIFE INSURANCE COMPANY, 212 N. Wyman street, Rockford, Ill. Organized November 24, 1909.

OFFICERS.—Pres., Arthur D. Warner; V. Pres., Eben W. Engstrom; Sec. and Purchasing Agt., George W. Brearley; Treas., William H. Keig; Actuary and Man. Undr., Arthur D. Warner; Gen. Counsel, E. W. Engstrom.

DIRECTORS.—Len. Small, I. C. Foote, William H. Fitch, M.D., Harry P. Hafer, A. E. Patten, E. W. Engstrom, F. H. Kimball, M.D., J. S. Mason, M.D., W. H. Keig, Charles J. Warner, M. A. Kjellgren, C. A. Hult, Constant Brown, George W. Brearley, A. D. Warner, Dr. C. A. Walker, G. H. Bremner, Mary E. Ward.

WRITES.—Life Insurance.

TERRITORY COVERED.—Illinois.

FORT DEARBORN LIFE INSURANCE COMPANY, Chicago, Ill. Organizing.

OFFICERS.—Pres., Elmer E. Lampert; Sec., George Girling.

FORT WORTH LIFE INSURANCE COMPANY, American National Bank Bldg., Fort Worth, Tex. Organized February 24, 1906.

OFFICERS.—Pres., N. H. Lassiter; V. Pres. and Medical Dir., Dr. J. W. Irion; Sec., P. V. Montgomery; Treas., J. T. Pemberton; Agency Dir., B. F. Myers; Actuary, P. V. Montgomery.

DIRECTORS.—B. O. Smith, D. T. Bomar, R. E. Harding, N. H. Lassiter, W. G. Turner, Willard Burton, K. M. Van Zandt, George E. Cowden, J. T. Pemberton, G. T. Reynolds, William Bryce, W. C. Stripling, E. E. Bewley, Dr. J. W. Irion, A. J. Long.

WRITES.—Life Insurance.

TERRITORY COVERED.—Texas.

FRANKLIN LIFE INSURANCE COMPANY, 6th and Lawrence streets, Springfield, Ill. Organized July 23, 1884.

OFFICERS.—Pres., George B. Stadden; V. Prests., H. M. Merriam and J. O. Humphrey; Sec., Henry Abels; Asst. Sec., William Taylor; Treas., Edgar S. Barnes; Supt. of Agencies, George B. Stadden; Actuary, A. G. Portch; Med. Dir., O. F. Maxon.

DIRECTORS.—Geo. B. Stadden, J. O. Humphrey, H. M. Merriam, Henry Abels, Will Taylor, John H. Sikes, Edgar S. Barnes, H. L. Wiggins.

WRITES.—Life Insurance.

TERRITORY COVERED.—Ill., Mo., Tex., Ala., Ga., Ark., Mich., Miss., Tenn., Kas., Neb., Okla., Fla.

GATE CITY LIFE AND HEALTH INSURANCE COMPANY, Greensboro, N. C. Organized March 20, 1911.

OFFICERS.—Pres., Jas. F. Thompson; V. Pres., Gayle Thompson; Sec.-Treas., W. L. Carter; Asst. Sec., M. E. Carter; Actuary, Ralph B. Coit; Supt. of Agencies, E. G. Jones; Med. Dir., Dr. P. Jarboe; Gen. Counsel, F. B. Hobgood, Jr.

DIRECTORS.—Jas. F. Thompson, W. L. Carter, F. P. Hobgood, Jr., Gayle Thompson, M. E. Carter.

WRITES.—Life, Health and Accident Insurance.

TERRITORY COVERED.—North Carolina.

GEM CITY LIFE INSURANCE COMPANY, 503 Commercial Bldg., Dayton, Ohio. Organized 1911.

OFFICERS.—Pres., A. J. Conover; First V. Pres., Dr. G. T. Brown; Second V. Pres., R. P. Burkhardt; Sec.-Treas., Gustav Becker, Jr.; Asst. Sec. and Actuary, Robt. S. White; Gen. Mgr., H. R. Stapp; Consulting Actuary, James W. Glover; Gen. Counsel, Lee Warren James; Med. Dir., Dr. G. T. Brown.

DIRECTORS.—A. J. Conover, G. T. Brown, R. P. Burkhardt, Gustav A. Becker, Judge C. S. Younger, J. H. Pumphrey, J. M. Nutt, Elgar Weaver, Ed. S. Conklin, Dr. I. H. Hawes, John E. Viot, J. L. Longfellow, L. H. Vinson, Lee Warren James, H. R. Stapp.

WRITES.—Life, Health, and Accident Insurance.

TERRITORY COVERED.—Ohio.

Life Insurance Companies—(Continued)

GEORGE WASHINGTON LIFE INSURANCE COMPANY, Capitol and Lee streets, Charleston, W. Va. Organized January 26, 1906.

OFFICERS.—Pres., Harrison B. Smith; V. Prests., A. B. White and J. F. Brown; Sec., E. C. Milair; Treas., F. S. Bown; Manager of Agencies, H. M. Holderness; Actuary, J. P. Bowerman; Gen. Counsel, Geo. E. Price.

DIRECTORS.—F. M. Staunton, E. A. Barnes, Chas. Loeb, Benj. Baer, Harrison B. Smith, F. W. Abney, J. F. Brown, I. N. Smith, A. M. Scott, R. G. Hubbard, A. B. White, A. W. Reynolds, C. E. Ward, V. L. Highland, B. D. Gibson, E. C. Colcord, D. E. Abbott.

WRITES.—Life and Annuity Insurance.

TERRITORY COVERED.—West Virginia, Kentucky, Ohio, Georgia, South Carolina

GERMAN-AMERICAN LIFE INSURANCE COMPANY, Denver, Colo. Organized February 10, 1910.

OFFICERS.—Pres., J. C. Burger; V. Pres., C. E. Youker; Sec.-Treas., Robert Brown; Gen. Counsel, Rodney J. Bardwell.

DIRECTORS.—J. C. Burger, F. N. Cochems, P. W. Allen, W. L. McCaslin, C. E. Youker, C. M. Hampson, Robert Brown, J. M. Cunningham, A. A. Ferguson, Rodney J. Bardwell, J. R. Forsyth, M. B. Gill, Theo. L. Meier.

TERRITORY COVERED.—Colorado, Wyoming.

GERMAN-AMERICAN LIFE INSURANCE COMPANY, 100 Bee Bldg., Omaha, Neb. Organized 1906.

OFFICERS.—Pres., G. L. E. Klingbeil; V. Pres. and Med. Dir., Dr. George J. Haslam; Sec., D. D. Hall; Treas. and Gen. Counsel, W. W. Young; Actuary, W. B. Young.

DIRECTORS.—G. L. E. Klingbeil, W. W. Young, Dr. George J. Haslam, D. D. Hall, Otto Pohl.

WRITES.—Life Insurance.

TERRITORY COVERED.—Nebraska, Kansas, South Dakota, Utah, North Dakota.

GERMAN-AMERICAN LIFE INSURANCE COMPANY, Odd Fellows Bldg., Burlington, Iowa. Organized 1887.

OFFICERS.—Pres. (deceased); V. Pres. and Man. Undr., Louis H. Koch; Sec., Charles Blanke; Treas., Henry Miller, Jr.; Actuary, J. M. Emery; Gen. Counsel, Lamonte Cowles; Med. Dir., Dr. Fred E. Koch.

DIRECTORS.—F. E. Koch, L. Cowles, J. H. Bauernfiedt, J. C. Brand, J. H. Klause, A. L. Hauser, H. C. Brandes, H. Miller, Jr., L. H. Koch, F. L. Unterkircher, C. Blanke.

WRITES.—Life Insurance.

TERRITORY COVERED.—Iowa.

GERMAN MUTUAL LIFE INSURANCE COMPANY, 506 Olive street, St. Louis, Mo. Organized November 23, 1857.

OFFICERS.—Pres., Nicholas Guerdan; V. Prests., W. C. Uhri, A. J. Nulsen, Otto J. Wilhelm; Sec.-Treas., Edwin J. Meyer; Asst. Sec., John G. Schuler; Actuary, Julian C. Harvey.

TRUSTEES.—Edwin H. Conrades, Nicholas Guerdan, Dr. Eugene F. Hauck, Dr. Hugo Kinner, Augustus F. Klasing, Frederick H. Kreismann, Nelson W. McLeod, E. J. Meyer, Hugo Muench, A. J. Nulsen, Otto F. Stifel, Emil N. Tolkaez, William C. Uhri, Lambert E. Walther, Otto Wilhelmi, Louis Nolte.

WRITES.—Life Insurance.

TERRITORY COVERED.—Missouri.

GERMANIA LIFE INSURANCE COMPANY, 50 Union Square, New York City. Organized April 10, 1860.

OFFICERS.—Pres., Hubert Cillis; V. Pres., Max A. Wesendonck; V. Pres. and Actuary, John Führer; V. Pres. and Sec., Carl Heye; Asso. Actuary, R. G. Hunter; Supt. of Agencies, T. Louis Hansen; Asst. Sec., Fred A. Goecke; Ass. Sec., R. C. Neuendorff; Consulting Dir., Cornelius Doremus.

DIRECTORS.—Ernst Ahlemann, Henry A. Caesar, Hubert Cillis, Albert F. D'Oench, Carl Goepel, Adolph Kuitroff, Albrecht Pagenstecher, Heinrich Rose, Daniel Schnakenberg, Wilhelm von Becker, F. von Bernuth, Ernst von Borsig, Karl von Wesendonck, Louis Wätjen, Max A. Wesendonck, Frederick T. F. Fleitmann, Albert Tag, Carl Michalowski.

WRITES.—Life Insurance.

TERRITORY COVERED.—Ala., Ariz., Ark., Cal., Col., Conn., D. C., Fla., Ga., Ill., Ind., Ia., Kan., Ky., La., Md., Mich., Minn., Mo., Mont., Neb., N. J., N. Y., N. C., N. D., Ohio, Okla., Ore., Pa., S. C., S. D., Tenn., Va., W. Va., Wyo., Canada, Hawaii and Europe.

Life Insurance Companies—(Continued)

GIBRALTAR LIFE INSURANCE COMPANY, Gibraltar Bldg., Paris, Tex. Organized January 29, 1912.

OFFICERS.—Pres., B. P. Bailey; V. Prests., R. F. Scott, W. R. Wood, C. H. Noyes; Sec., E. B. Norment; Actuary, D. P. Bailey; Gen. Counsel, Wright & Patrick; Med. Dir., L. P. McCuiston, M. D.

DIRECTORS.—R. F. Scott, J. F. McReynolds, W. R. Wood, C. H. Noyes, W. A. Bills, S. G. Caviness, Oscar Anderson, R. J. Murphy, C. R. Rheudasil, W. R. Justiss, J. S. Patrick, Dr. L. P. McCuiston, Henry P. Mayer, B. P. Bailey, S. W. Williams, R. E. Duval, E. B. Norment.

WRITES.—Life, Health and Accident Insurance.

TERRITORY COVERED.—Texas.

GIRARD LIFE INSURANCE COMPANY, Drexel Bldg., Philadelphia, Pa. Organized January 5, 1909, as Girard Mutual Life Insurance Company. Reincorporated January 14, 1909, as Girard Life Insurance Company.

OFFICERS.—Pres., Nathan T. Folwell; V. Pres., Richard H. Wallace; Sec. and Actuary, Albert Short; Treas., Richard H. Wallace; Supt. of Agencies, Richard H. Pickering; Med. Dir., Dr. Thos. J. Mays.

DIRECTORS.—Nathan T. Folwell, Richard H. Wallace, Albert Short, George H. Buchanan, Samuel B. Vrooman, Joseph M. Steele, John H. Brooks, Thomas R. Patton, Samuel D. Dibert, Albert F. Young, Peter T. Watt, George C. Hetzel, Edward C. Nolan, Thomas J. Mays, M.D., Samuel J. Harvey, Richard H. Pickering.

WRITES.—Life Insurance.

TERRITORY COVERED.—Pa., N. J., Ohio, Ill., Mo., Ia.

GLOBE LIFE INSURANCE COMPANY, Salina, Kas. Organized August 14, 1916.

OFFICERS.—Pres., Felix Broecker; 1st V. Pres., E. M. Miers; 2nd V. Pres., George Ripke; Sec., Felix Broecker; Asst. Sec., Karl von Harlessen; Treas., L. A. Mergen; Actuary, H. M. Leonard; Med. Dir., E. M. Miers; Gen. Counsel, David Ritchie; Pur. Agt., Felix Broecker.

DIRECTORS.—Felix Broecker, George Ripke, E. M. Miers, David Ritchie, H. M. Leonard, C. C. Reed, L. V. Minx, Geo. L. Tribble, A. G. Schneider, Leroy Wing.

TERRITORY COVERED.—Kansas.

GRANGE LIFE ASSURANCE ASSOCIATION, Lansing, Mich. Organized 1915.

OFFICERS.—Pres., N. P. Hull; V. Pres., Colon C. Lille; Sec.-Treas., C. H. Bramble; Actuary, Jas. W. Glover.

DIRECTORS.—N. P. Hull, C. C. Lille, C. H. Bramble, Judge S. H. Clink, Prof. J. W. Glover, H. A. Haze, George B. Horton, Fred M. Warner, T. H. McNaughton, John C. Ketcham, Fred E. Dunn, Calvin A. Palmer, I. W. Byers, John S. Walker, Edward Frensdorf, Chas. S. Bartlett, W. Frank James, J. C. McLaughlin, F. E. Bushman, R. Bruce McPherson, A. W. Thompson, L. W. Oviatt, Frank Coward, L. Whitney Watkins, H. R. Fattengill, J. Edward Roe, C. E. Downing, Thomas H. Baker, Oscar W. Brame, J. E. Whitham.

TERRITORY COVERED.—Michigan.

GREAT AMERICAN LIFE INSURANCE COMPANY, Hutchinson, Kas. Organized 1917.

OFFICERS.—Pres., S. M. Babbitt; V. Pres., J. E. Smith; Sec., Frederick H. Hamilton; Treas., Will S. Thompson; Gen. Counsel, C. A. Malloy.

GREAT NORTHERN LIFE INSURANCE COMPANY, Grand Forks, N. D. Organized March 4, 1910. Began business September, 1910.

OFFICERS.—Pres., E. J. Lander; V. Prests., Fred. L. Goodman, John Wild; Sec., S. B. E. Seese; Asst. Sec., B. I. Carey; Treas., James A. Dinnie; Gen. Counsel, Burt-ness & McIntyre.

DIRECTORS.—F. L. Goodman, John Wild, O. S. Hanson, E. J. Lander, Geo. Shafer, C. F. Holmes, A. I. Hunter, A. A. Westeen, H. O'Keefe, H. E. Payne, Dan O'Conner, W. W. Walker, Robert McGavin, James A. Dinnie, R. B. Griffith, C. H. Opsahl, J. H. Eid, R. Miller, S. B. E. Seese.

WRITES.—Life Insurance.

TERRITORY COVERED.—North Dakota and Minnesota.

GREAT NORTHERN LIFE INSURANCE COMPANY, Toledo, Ohio. Organized February 11, 1911.

OFFICERS.—Pres., Frederic A. Barker; V. Prests., D. H. Foster and O. D. Tiffany; Sec., Herbert Starek; Treas., D. H. Foster.

DIRECTORS.—F. A. Barker, S. F. Shelly, J. H. Campbell, O. D. Tiffany, C. R. Painter, A. P. Sandles, D. H. Foster, Herbert Starek, H. H. Heath, Charles F. Sprague,

Life Insurance Companies—(Continued)

R. D. Cole, C. D. Selby, R. A. Willett, J. P. Carrothers, W. H. Phipps, Fred W. Haigh, W. G. Kirkbride, R. M. Eccles, W. C. Beckwith, O. C. Hagan, S. W. McFarland.

GREAT NORTHERN LIFE INSURANCE COMPANY, 511 Fourth street, Wausau, Wis. Organized May 7, 1909.

OFFICERS.—Pres., B. F. Wilson; V. Pres., William A. Fricke, L. M. Alexander, C. C. Yawkey; Sec., J. N. Manson; Asst. Sec. and Supt. of Agencies, John A. Sullivan; Treas., C. S. Gilbert; Asst. Treas., H. G. Flieth; Man. Undr., William A. Fricke; Actuary, J. H. Nitchie; Gen. Counsel, Neal Brown.

DIRECTORS.—Walter Alexander, Hon. Neal Brown, Hon. S. A. Cook, Hon. C. C. Yawkey, George A. Whiting, W. H. Bissell, Hon. W. E. Brown, B. Heinemann, L. M. Alexander, J. S. Alexander, B. F. Wilson, Dr. A. B. Rosenberry, B. F. McMillan, Hon. G. D. Jones, L. N. Anson, H. G. Flieth, J. D. Ross, C. S. Gilbert, Jacob Mortenson, William A. Fricke, F. P. Stone, L. M. Alexander, F. J. Sensenbrenner, S. M. Quaw, Hon. Theo. W. Brazeau, J. N. Manson, Hon. A. L. Kreutzer.

WRITES.—Life Insurance.

TERRITORY COVERED.—Wisconsin, Michigan, Minnesota.

GREAT REPUBLIC LIFE INSURANCE COMPANY, 626 So. Spring street, Los Angeles, Cal. Organized March 2, 1911.

OFFICERS.—Pres., E. C. Cooper; V. Pres., A. O. Birch, A. Getty; Sec., A. C. Getty; Supt. of Agencies, E. C. Cooper; Actuary, F. F. Petty.

DIRECTORS.—A. Otis Birch, E. C. Cooper, A. Getty, R. R. Muscio, L. E. Smith, R. G. Taylor, D. C. Williams.

WRITES.—Life Insurance.

TERRITORY COVERED.—California, Arizona, Utah, New Mexico, Texas, Oklahoma, Kansas, Ark., Mo.

GREAT SOUTHERN LIFE INSURANCE COMPANY, First National Bank Bldg., Birmingham, Ala. Organized 1908.

OFFICERS.—Pres., E. R. McDavid; V. Pres., J. T. Palmer, S. V. Woodfin, Charles E. Burris; Sec.-Treas., A. L. Fairley; Man. Undr., E. R. McDavid; Actuary, Samuel Barnett.

DIRECTORS.—J. R. Allgood, J. A. Arnold, Dr. Geo. W. Bains, W. J. Bridges, J. C. Brittain, T. J. Burke, Charles E. Burris, A. M. Coley, W. E. Cox, Dr. S. E. Deal, Dr. T. C. Donald, T. J. Dusenberry, Dr. J. H. Ferrell, J. F. Gammon, J. B. Gibson, John S. Gillespy, Judge Dan A. Greene, R. L. Griffin, Miles Hardy, Dr. J. B. Hatchette, Dr. J. D. Heacock, J. A. Kernodle, Dr. W. P. McAdory, E. R. McDavid, S. D. McGee, Hon. D. J. Meador, J. T. Palmer, H. H. Patterson, Dr. Thomas Q. Ray, G. L. Sallas, H. W. Savage, R. O. Simpson, J. N. Stephens, J. T. Sterling, A. M. Thompson, J. A. Thompson, Dr. N. T. Underwood, Sam V. Woodfin, J. L. Yancey.

WRITES.—Life Insurance.

TERRITORY COVERED.—Alabama and Georgia.

GREAT SOUTHERN LIFE INSURANCE COMPANY, Gulf Bldg., Houston, Tex. Organized March 1, 1909. Commenced business November 1, 1909.

OFFICERS.—Pres., O. S. Carlton; V. Pres., C. G. Pillot, E. P. Wilmot, Jos. A. Stephenson; Charles Boedeker; Sec. and Actuary, V. C. Cameron; Asst. Secs., L. S. Adams and Harold Schram; Treas., J. T. Scott; Supt. of Agencies, C. W. Nelson; Gen. Counsel, L. A. Carlton.

DIRECTORS.—Bassett Blakely, Charles Boedeker, L. A. Carlton, O. S. Carlton, W. T. Carter, Dr. J. H. Florence, George Hamman, Dr. R. W. Knox, L. L. McInnis, C. G. Pillot, T. S. Reed, J. S. Rice, J. T. Scott, R. S. Sterling, J. L. Thompson, LaFayette Ward, J. M. West, E. P. Wilmot, Willett Wilson, Dr. F. J. Combe, J. W. Corn, H. H. Lennox, A. L. Bowers, L. Davidson, Jos. A. Stephenson.

WRITES.—Life Insurance.

TERRITORY COVERED.—Texas, Oklahoma, Arkansas, Louisiana, Mississippi, Ariz.

GUARANTEE LIFE AND LOAN COMPANY, Tampa, Fla.

OFFICERS.—Pres., Dr. W. P. Chamberlain; V. Pres., Edgar Chapmann; Gen. Mgr., John A. Bedingfield; Sec.-Treas., Cliff A. Edwards.

DIRECTORS.—M. G. Gibbons, Dr. W. P. Chamberlain, John A. Bedingfield, Edgar Chapmann, Cliff A. Edwards, T. S. Chamberlain, H. L. Swatts.

TERRITORY COVERED.—Florida.

GUARANTY LIFE INSURANCE COMPANY, Lane Bldg., Davenport, Ia. Organized January 3, 1903.

OFFICERS.—Pres., August E. Steffen; V. Pres., R. Rohlf; Sec., L. J. Dough-

Life Insurance Companies—(Continued)

erty; Treas., Julius C. Hasler; Asst. Actuary, W. F. Meiburg; Gen. Counsel, Carroll Bros.; Med. Dir., Dr. W. L. Allen.

DIRECTORS.—August E. Steffen, R. Rohlf, L. J. Dougherty, J. C. Hasler, T. J. Walsh, A. Schulz, A. E. Carroll, Dr. C. E. Glynn, Dr. W. L. Allen, R. Schmidt, J. P. Mohr.

TERRITORY COVERED.—Ia., Mo., Neb., S. D., N. D.

GUARDIAN LIFE INSURANCE COMPANY, Madison, Wis. Organized October 11, 1910.

OFFICERS.—Pres., George A. Boissard; V. Prests., A. L. Sanborn and Adolph F. Menges; Sec. and Treas., C. M. Putnam; Gen. Counsel, H. L. Butler; Med. Dir., W. W. Gill.

DIRECTORS.—Thomas Bardon, George A. Boissard, Joseph M. Boyd, James E. Conklin, Frank W. Cantwell, F. A. Copeland, John Henry Durst, William W. Gill, P. B. Knox, Adolph F. Menges, C. M. Putnam, Arthur L. Sanborn, Albert G. Schmedeman, F. E. Turneure, G. van Steenwyk.

TERRITORY COVERED.—Wisconsin.

GULF COAST LIFE INSURANCE COMPANY, Gulfport, Miss. Organized April 21, 1911. Began business April 22, 1912.

OFFICERS.—Pres., H. M. Folkes; V. Pres. Sec., F. E. Cottrell; 2nd V. Pres., E. C. Tonsmere; Treas., T. A. Wood.

DIRECTORS.—W. P. Boulslog, Dr. H. M. Folkes, Dr. B. S. Hood, W. K. M. Dukate, W. Govenflo, J. O. Manfray, R. E. L. Polk, Eugene Rounsaville, R. R. Perkins, L. L. Jordan, J. T. McRae, George R. Rea, E. B. Russell, Dr. F. F. Smith, W. L. Williamson, J. M. Kyle, R. B. Coloway, J. H. Turner, Thomas W. Dye, E. C. Tousmeire, S. K. Day, A. H. Little, W. D. Ratliff, D. R. Williams, Dr. W. C. Carroway, F. E. Cottrell, W. W. Eley, W. J. Gex, D. L. Hay, J. J. Houston, Charles Le Baron, N. J. Milstead, Nat Owen.

TERRITORY COVERED.—Alabama and Mississippi.

HOME BENEFICIAL ASSOCIATION, Richmond, Va.

OFFICERS.—Pres., R. D. Watkins; Sec., W. S. Morton.

HOME FUND LIFE INSURANCE COMPANY, Greenville, S. C.

OFFICERS.—Pres., E. A. Gilfillin; V. Pres., J. F. Richardson; Sec., L. B. Houston; Treas., C. E. Robinson, Jr.

DIRECTORS.—W. H. Houston, J. F. Richardson, F. W. Symmes, C. B. Earle, L. B. Houston, R. E. Houston, James Gilfillin, J. R. Ware, E. A. Gilfillin, C. E. Robinson, Jr.

TERRITORY COVERED.—South Carolina.

HOME LIFE INSURANCE COMPANY, 256 Broadway, New York. Organized April 30, 1860.

OFFICERS.—Pres., George E. Ide; V. Prests., William A. Marshall, Anton A. Raven; V. Pres. and Sec., Ellis W. Gladwin; Asst. Sec., William S. Gaylord; Supt. of Agents, George W. Murray; Actuary, Henry Moir; Cashier, Frank H. Trimble; Med. Dir., F. W. Chapin; Gen. Counsel Howard Van Sinderen.

DIRECTORS.—Thomas H. Messenger, J. Warren Greene,* George E. Ide, William A. Nash, Ellis W. Gladwin, Martin Joost, E. Le Grand Beers, Courtlandt P. Dixon, Anton A. Raven, Francis L. Hine, William A. Marshall, William G. Low, Jr., Richard M. Hoe, William J. Matheson, Wallace H. Rowe, R. L. Pierrepont, Henry Moir, Geo. W. Murray.

WRITES.—Life Insurance.

TERRITORY COVERED.—All States except Ariz., Del., Idaho, Mont., N. M., Tex., Wis. and Wyo.

The Home Life wrote its first policy May 1, 1860. It has had a career of practically uninterrupted success, acquiring large resources, meeting its obligations with promptness, broadening its foundation of scientific strength, and winning its way to the confidence and partiality of the public. The Company was organized with a paid-in capital of \$125,000, and maintained it at that figure until May 25, 1916, when by a vote of the policyholders the mutualization of the institution was effected. This latter important move was proposed by the directors April 17, 1916, and approved by the stockholders May 2, 1916. The Home Life issues only annual dividend business, having discontinued the writing of non-participating business with the beginning of 1907. Its dividends or premium refund to its policyholders in 1916 amounted to \$628,406. We give here the figures of some of the more important items as of December 31, 1916, along with the figures for the same items in 1915, for purpose of comparison: Admitted assets, 1916, \$32,821,462—1915, \$32,029,440; net reserve, 1916, \$30,144,372—1915, \$28,815,129; surplus, 1916, \$1,650,922; insurance in force, 1916, \$133,493,328—1915, \$125,660,173;

* Deceased.

Life Insurance Companies—(Continued)

new and renewal writings in 1916, \$18,496,685—in 1915, \$15,095,695; total income in 1916, \$6,147,491—in 1915, \$5,922,703; payments to policyholders during 1916, \$3,536,233—during 1915, \$3,447,381; and an excess of income over disbursements in 1916 of \$972,274, after providing for the retirement of capital stock at a cost of \$442,086.52. The management of the company is in well-equipped and capable hands, and its standing with the public is altogether of the best.

HOME LIFE INSURANCE COMPANY OF AMERICA, 506 Walnut street, Philadelphia, Pa. Organized April 17, 1899.

OFFICERS.—Pres., Basil S. Walsh; V. Prests., F. Pierce Buckley, P. J. Cunningham; Sec., Joseph L. Durkin; Treas., John J. Gallagher; Actuary, George A. Huggins; Gen. Counsel, John P. Connelly.

DIRECTORS.—Basil S. Walsh, Joseph L. Durkin, F. Pierce Buckley, Dr. E. Bryan Kyle, D. F. Durkin, Jr., Patrick O'Neill, John J. Moroney, John E. Healy, P. J. Cunningham, George F. Uber, Charles T. Chase, James Moroney, John J. Gallagher, John C. Belz and Patrick F. Cusick.

WRITES.—Life Insurance.

TERRITORY COVERED.—Pennsylvania, Delaware.

The Home Life transacts both an ordinary life and an industrial business, the latter kind having been written exclusively up to March 6, 1908. The Company was incorporated under the laws of Delaware, writing its first policy May 1, 1899. Its authorized capital was \$250,000, of which \$30,000 was paid in in cash and the balance was in notes; collections from the notes in 1907 brought the capital to \$100,000, and it has been materially increased since. The prevailing fine rate of progress dates from the change in control that took place in 1907, when the present administration came into power. Several large and successful operations, shortly after, paved the way for a general expansion: In February, 1910, it took over practically all the business of the United Mutual Life, of Philadelphia, and in May, 1912, it reinsured more than \$3,500,000 of the Reading Mutual Life's business. At the close of 1916 the Home Life had admitted assets of \$955,337—at the close of the preceding year the figures for this item were \$782,398; surplus to policyholders, 1916, \$198,124—in 1915, \$148,141; premium receipts, 1916, \$615,095—1915, \$528,748; total income, 1916, \$661,083—1915, \$581,298; new business written in 1916, \$6,257,031—in 1915, \$4,641,144; and insurance in force, close of 1916, \$18,610,421—close of 1915, \$16,049,381. The Company writes only non-participating business, issuing a line of liberal and thoroughly modern policies. Its actuarial methods are sound, its mortality experience has been very favorable, and its acquisition of business has been healthy and satisfactory. President Basil S. Walsh, Secretary Joseph L. Durkin and their capable associates have been achieving the kind of success with the Home Life that makes for a good name for both officer and Company.

HOME LIFE AND ACCIDENT, Little Rock, Ark. (Executive office, Fordyce.) Organized February, 1900.

OFFICERS.—Pres., A. B. Banks; V. Pres., R. E. Pugh; Sec.-Treas. and Man. Undr., J. R. Hampton; Actuary, Harris E. Vineberg.

DIRECTORS.—J. E. Felts, A. B. Banks, Thos. C. McRae, J. R. Hampton, R. R. James, S. B. Meek, J. H. Meek, Hon. J. M. Davis, Chas. McKee.

WRITES.—Accident, Liability, Workmen's Collective, Workmen's Compensation, Surety and Theft.

TERRITORY COVERED.—Ark., Miss. and Texas.

HOME MUTUAL LIFE INSURANCE COMPANY, Topeka, Kan. Organized June 3, 1909. Commenced business July 10, 1909.

OFFICERS.—Pres., J. N. Dolley; V. Prests., Edwin Locke, W. A. Smith; Sec., J. D. Lewis; Treas., J. C. Gafford; Gen. Counsel, Fred S. Jackson.

DIRECTORS.—J. N. Dolley, Edwin Locke, Dr. L. A. Ryder, J. C. Gafford, Fred S. Jackson, F. P. Metzger, W. B. Fisher, Scott R. Moore, Charles G. Bear, F. P. Jartridge, C. W. Gibbs, S. A. Meyer, J. R. Ferris, J. F. True, H. C. Sticher, Arthur Capper, J. Will Kelley, J. P. Slaughter.

WRITES.—Life Insurance.

TERRITORY COVERED.—Kansas.

IDAHO STATE LIFE INSURANCE COMPANY, Boise, Idaho. Organized August 30, 1909. Commenced business January 31, 1910.

OFFICERS.—Pres., E. H. Dewey; V. Pres., Edw. S. Chadwick; Med. Dir., Dr. W. F. Smith; Sec., Geo. B. Wood; Gen. Mgr., E. S. Chadwick; Actuary, P. L. Woolston; Cashier, A. L. Goff; Supt. of Agencies, B. T. Montgomery.

DIRECTORS.—Hon. G. A. Day, Hon. F. W. Gooding, L. S. Pon, E. S. Chadwick, F. E. Fisk, Dr. W. F. Smith, D. L. Evans, E. H. Dewey, P. G. Johnston, Herbert F. Lemp, E. C. Pfafe, Edwin Snow, J. W. Webster, Geo. B. Wood, E. J. Johnson.

TERRITORY COVERED.—Ida., Ore., Wash., Utah, Nev., Wyo.

Life Insurance Companies—(Continued)

ILLINOIS LIFE INSURANCE COMPANY, 10 S. La Salle street, Chicago, Ill. Organized October 2, 1899.

OFFICERS.—Pres., James W. Stevens; V. Pres., R. W. Stevens; Sec., O. J. Arnold; Asst. Sec., B. J. Stookey; Treas., H. W. Stone; Asst. Supt. of Agencies, K. B. Korrady; Man. Undr., R. W. Stevens; Actuary, O. J. Arnold; Gen. Counsel, Henry W. Price; Auditor, Walter Z. Brown.

DIRECTORS.—John A. Stookey, Caesar Samuels, C. E. Moore, H. W. Stone, Ernest J. Stevens, J. W. Stevens, R. W. Stevens, O. J. Arnold, Walter Z. Brown.

WRITES.—Life Insurance.

TERRITORY COVERED.—Ill., Mich., Pa., Mo., Kan., Ga., Okla.

INDEPENDENT LIFE INSURANCE COMPANY, Nashville, Tenn. Organized 1907.

OFFICERS.—Pres., Paul Roberts; Sec., M. J. McGuire; Medical Dir., Dr. M. C. McGannon; Treas., Oscar Mather; Gen. Counsel, John R. Aust.

DIRECTORS.—Richard Beard, E. S. Payne, J. L. Dann, J. H. Covington, E. N. Hall, W. H. Rabold, J. E. Burch, Paul Roberts, A. J. Morefield, H. A. Mayfield, John R. Aust, John F. Draughon, L. A. Tapp, Tibbis Carpenter, George S. Parkes, Dr. M. C. McGannon, George T. Massey, E. W. McClelland, J. W. Handley, R. M. Whitesides, Dr. E. F. Holland, Sol Schatz, R. O. Johnston, Oscar Mather, M. J. McGuire, A. C. Taylor.

TERRITORY COVERED.—Ariz., Tex., Ky., Tenn., Ala., Ga.

INDIANA NATIONAL LIFE INSURANCE COMPANY, 316 N. Meridian street, Indianapolis, Ind. Organized June 28, 1906. Commenced business January 1, 1907.

OFFICERS.—Pres., Charles D. Renick; V. Pres., S. C. Renick; Sec. and Gen. Counsel, C. E. Henderson; Asst. Sec., E. E. Leindecker; Treas., Virley R. Rudd; Actuary, Frank J. Haight; Supt. of Agencies, E. E. Webster; Med. Dir., P. E. McCown, M.D.

DIRECTORS.—C. D. Renick, C. E. Henderson, V. R. Rudd, G. C. Brooks, S. C. Renick.

WRITES.—Life Insurance.

TERRITORY COVERED.—Ind., Ga., Kentucky, Arkansas, Alabama and Florida.

INDIANAPOLIS LIFE INSURANCE COMPANY, 302 Board of Trade Bldg., Indianapolis, Ind. Organized November 20, 1905.

OFFICERS.—Pres., Frank P. Manly; V. Pres., E. B. Raub; Sec., J. R. Raub; Supt. of Agencies, Frank P. Manly; Treas.-Cashier, A. L. Porteus; Med. Dir., Dr. Frank A. Morrison, Dr. M. O. DeVaney.

DIRECTORS.—Frank P. Manly, Edward B. Raub, Dr. M. O. DeVaney.

WRITES.—Life, Term and Endowment Insurance.

TERRITORY COVERED.—Indiana, Illinois, Michigan.

The Indianapolis Life was organized under the Indiana laws July 10, 1905, and commenced business November 20 of the same year. It has always been a purely mutual company. From the very beginning it met with success, and has had it ever since; and deservedly so. The men and methods that have made the Company have always been beyond reproach. Claim-payments have been prompt, the business has been conducted with economy, and no element of strength has been neglected in the up-building of the institution. The responsible officers are accomplished underwriters of years of experience. President Manly has been actively engaged in the business for the past twenty-six years. In 1905 he organized the Indianapolis Life and became its vice president and general manager. He is a thorough-going life insurance man, both as a personal producer and manager, and is doing the kind of work that lasts. To indicate the progress the company is making the following figures as quoted from the statement of December 31 last; as also those for 1915 for purpose of comparison: Admitted assets, 1916, \$949,237—1915, \$777,427; surplus, 1916, \$51,618—1915, \$40,002; new business written last year, \$2,826,925—1915, \$2,534,751; outstanding insurance at the close of 1916 \$12,021,820—1915, \$10,070,921; income in 1916, \$398,092—in 1915, \$351,462; payments to policyholders during 1916, \$96,230—during 1915, \$83,323.

INTERMEDIATE LIFE ASSURANCE COMPANY, Evansville, Ind. Organized April 17, 1907.

OFFICERS.—Pres., W. H. McCurdy; V. Pres., W. F. Weyerbacher; Sec., Fred Baker; Asst. Sec., J. F. Baker; Treas., Fred Baker; Supt. of Agencies, F. G. Johns.

DIRECTORS.—W. H. McCurdy, Fred Baker, G. K. Denton, C. F. Hartmetz, Edwin Walker, C. L. Howard, Frank Lohoff, S. L. Ichenhauser, J. F. Richardson, W. Weyerbacher.

TERRITORY COVERED.—Indiana and Illinois.

INTER-MOUNTAIN LIFE INSURANCE COMPANY, 11th Floor, Boston Bldg., Salt Lake City, Utah. Organized July 3, 1911.

Life Insurance Companies—(Continued)

OFFICERS.—Pres., J. O. Carter; First V. Pres., T. R. Cutler; Second V. Pres., Joshua Greenwood; Third V. Pres., Jas. H. Moyle; Fourth V. Pres., M. S. Browning; Fifth V. Pres., R. R. Lyman; Sec. and Actuary, Wilbur M. Johnson; Treas., R. T. Badger; Supt. of Agencies, J. A. Edwards; Med. Dir., Geo. W. Middleton.

DIRECTORS.—Thos. R. Cutler, J. O. Carter, Joshua Greenwood, R. T. Badger, Geo. W. Middleton, W. E. Rydallch, E. D. Ball, W. H. Brereton, James H. Moyle, C. W. Knudson, M. S. Browning, James M. Peterson, John L. Sey, Joseph Weston, James L. Wrathall, L. R. Anderson, R. R. Lyman, J. W. Lesueur, N. T. Porter, J. W. Carter, J. A. Edwards.

WRITES.—Life, Accident and Health Insurance.

TERRITORY COVERED.—Utah, New Mexico and Arizona, Idaho.

INTERNATIONAL LIFE INSURANCE COMPANY, 722 Chestnut street, St. Louis, Mo. Organized August 19, 1909.

OFFICERS.—Pres., Massey Wilson; First V. Pres. and Gen. Mgr., J. L. Babler; Second V. Pres., J. P. Hinton; Treas., Lon V. Stephens; Sec., W. F. Grantges; Dir. of Agencies, W. S. Doyle; Actuary, H. G. Sellman.

DIRECTORS.—Walter S. Dickey, Massey Wilson, James P. Hinton, August Schlafly, J. L. Babler, T. H. Glancy, W. S. Doyle, R. V. Taylor, George L. Edwards, E. F. Wilson, W. F. Grantges.

WRITES.—Life Insurance.

TERRITORY COVERED.—Ala., Ark., Ariz., Cal., Col., Ga., Ida., Ill., Ind., Ia., Kan., Ky., Mich., Mo., Mont., Ohio, Okla., Miss., Pa., Tenn., Tex., Utah, Wash., W. Va., Wyo., Fla., N. Mex., N. D. and S. D.

INTER-SOUTHERN LIFE INSURANCE COMPANY, Inter-Southern Bldg., Louisville, Ky. Organized April, 1907.

OFFICERS.—Pres., James R. Duffin; V. Pres., W. W. Moore, J. A. Donaldson; Sec., George G. Summers; Asst. Sec., Stanley Reed; Treas., John H. Leathers; Med. Dir., M. K. Allen; Gen. Counsel, Helm Bruce, Bennett H. Young.

DIRECTORS.—James R. Duffin, Dr. M. K. Allen, J. A. Donaldson, A. T. Siler, W. B. Stanfield, George G. Fetter, Henry M. Johnson, James T. Anderson, P. S. Head, Charles B. Nordeman, Edward F. Peter, W. H. Stevenson, D. C. Stimson, H. C. Hays, W. T. Womack, Bennett H. Young, E. T. Kirk, Helm Bruce, W. T. Tandy, E. L. Moore, Stanley Reed, Earl S. Gwin, S. S. Faulkner, John H. Leathers, W. R. Thomas, B. W. Lacy, W. W. Moore, George G. Summers, J. Whit Potter, W. E. Massey, J. W. Koontz.

TERRITORY COVERED.—Ga., Fla., Ala., Miss., Ark., Ky., Ind., Tenn.

IOWA LIFE INSURANCE COMPANY, Waterloo, Ia. Organized February 18, 1908.

OFFICERS.—Pres., F. A. Ferguson; V. Pres., C. W. Mullan; Sec., J. L. Bowman; Treas., J. W. Krapfel; Med. Dir., E. L. Rohlf.

DIRECTORS.—Willett Shallenberger, C. W. Mullan, F. A. Ferguson, William Galloway, C. L. Kingsley, A. N. Odenheimer, C. A. Wise, George S. Mornin, J. W. Arbuckle.

WRITES.—Life Insurance.

TERRITORY COVERED.—Iowa.

IROQUOIS LIFE INSURANCE COMPANY, Louisville, Ky.

OFFICERS.—Pres., Dr. Henry E. Tuley; V. Pres., J. C. Kirchdorfer; V. Pres. and Mgr. of Agencies, T. V. Brown; Sec., C. C. McClarty; Treas., S. Frank.

DIRECTORS.—H. E. Tuley, J. C. Kirchdorfer, T. V. Brown, C. C. McClarty, W. R. Walter, S. Frank, J. B. Wilson, J. C. Stone, R. E. Woods, J. C. Richardson, Dr. J. C. Stanton, Col. W. L. Petty, Dr. W. L. Biering, L. A. Walter, H. W. Schulz, Dr. L. McClain, S. P. Robinson, B. Watkins.

JEFFERSON STANDARD LIFE INSURANCE COMPANY, Greensboro, N. C. Organized 1907.

OFFICERS.—Pres., George A. Grimsley; V. Pres., J. Van Lindley, P. H. Hanes, Sr., H. C. McQueen, Julian Price; Sec., C. C. Taylor; Asst. Sec., H. P. Leak; Treas., C. W. Gold; Supt. of Agencies, Julian Price; Actuary, Ralph B. Coit; Gen. Counsel, A. L. Brooks; Purchasing Agt., C. C. Taylor.

DIRECTORS.—P. H. Hanes, Jr., N. H. Carter, P. C. Lindley, Lindsey Hopkins, W. S. Clark, W. M. Sanders, A. G. Meyers, J. Van Lindley, W. A. Blair, J. W. Fry, R. P. Richardson, Charles E. Johnson, H. C. McQueen, Walker Taylor, S. H. Anderson, George A. Grimsley, P. H. Hanes, Sr., J. E. Latham, Charles W. Gold, George A. Holderness, C. C. Taylor, J. P. Turner, Julian Price, A. L. Brooks, Albert Anderson, J. Elwood Cox, R. E. Buck, B. B. Adams.

Life Insurance Companies—(Continued)

WRITES.—Life Insurance.

TERRITORY COVERED.—Dist. of Col., Va., N. C., S. C., Ga., Fla., Ala., Texas, Tenn., Ark., Md., Ky., Miss., W. Va., La.

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY 178 Devonshire street, Boston, Mass. Incorporated April 21, 1862.

OFFICERS.—Pres., Roland O. Lamb; V. Prests., Arnold A. Rand, R. K. Eaton, Walton L. Crocker; Sec., F. E. Nason; Asst. Secs., Dimock W. Sutherland, C. J. Diman; Treas., Frank R. Robinson; Supt. of Agencies, Elbert H. Brock; Actuary, L. H. Howe; Purchasing Agt., D. T. Keever; Med. Dir., Frank Wells, M. D.

DIRECTORS.—Charles E. Lauriat, Robert K. Eaton, Arnold A. Rand, Roland O. Lamb, John L. Wakefield, William H. Wellington, Harry W. Cumner, Walton L. Crocker, Elwyn G. Preston, E. F. Woods, George S. Smith, Charles L. Ayling.

WRITES.—Life Insurance.

TERRITORY COVERED.—Conn., D. C., Ill., Ind., Ia., Me., Md., Mass., Mich., Minn., Mo., N. H., N. J., N. Y., O., Pa., R. I., Vt., W. Va.

KANSAS CITY LIFE INSURANCE COMPANY, 9th and Grand avenue, Kansas City, Mo. Organized 1895.

OFFICERS.—Pres., J. B. Reynolds; V. Pres. and Chairman of Board, Fred W. Fleming; Sec., C. N. Sears; Asst. Secs., Wood Arnold, A. E. Briggs; L. C. Owen; Treas., T. J. Green; Actuary, R. Montague Webb; Gen. Counsel, James A. Reed; Med. Dir., F. M. Denslow and C. H. Bryant

DIRECTORS.—R. A. Long, J. J. Swofford, William Huttig, H. P. Wright, F. P. Neal, Albert Marty, Fred W. Fleming, P. W. Goebel, Wood Arnold, J. B. Reynolds, T. J. Green, G. M. Smith, Ike T. Pryor.

WRITES.—Life Insurance.

TERRITORY COVERED.—Mo., Ark., Tex., N. Mex., Ariz., Okla., Kan., Col., Utah, Nev., Idaho, Ore., Wash., Mont., Wyo., Neb., S. D., N. D., Iowa and Ill.

KANSAS LIFE INSURANCE COMPANY, 416 New Eng. Bldg., Topeka, Kan. Chartered May 26, 1913.

OFFICERS.—Pres., Charles W. Barnes; V. Prests., Thomas H. Bridges, Albert T. Reid, J. H. Edwards; Sec.-Treas., William H. Eastman; Agency Supt., Thomas H. Bridges.

DIRECTORS.—Chas. W. Barnes, Thos. H. Bridges, Albert T. Reid, Wm. H. Eastman, Ferd H. Scholle, T. W. Whiting, Dr. D. F. Longenecker, J. H. Edwards, W. C. Robinson, Ben. S. Paulen, W. C. Smith, W. H. Nelson, Wilder S. Metcalf, Wm. J. Watson, Frank Hodges, W. G. Robinson, Geo. A. McNee, Dr. J. C. Wilhoit, S. L. Benham.

WRITES.—Life, Accident and Health Insurance.

TERRITORY COVERED.—Kansas.

LAFAYETTE LIFE INSURANCE COMPANY, 603 Main street, Lafayette, Ind. Organized December 26, 1905.

OFFICERS.—Pres., A. E. Werkhoff; V. Pres., R. E. Goldsberry; Sec.-Treas., W. W. Lane; Supt. of Agencies, W. R. Smith; Actuary and Asst. Sec., E. L. Marshall.

DIRECTORS.—D. E. Allbaugh, E. A. Candler, John Kimmel, R. E. Goldsberry, W. W. Lane, I. N. Miller, R. C. Stader, A. E. Werkhoff, J. H. Cassel, G. F. Kirkhoff, M. M. Lairy, G. B. Luckett, D. W. Simms, W. R. Smith, W. M. Nye.

WRITES.—Life Insurance.

TERRITORY COVERED.—Ind., Kan., Neb., Ark., Pa., Mo., Ky., Mich.

LAFAYETTE MUTUAL LIFE INSURANCE COMPANY, Lumberton, N. C. Organized 1909.

OFFICERS.—Pres., W. J. Beattie, Jr.; V. Prests., E. A. Poe, O. L. Clark, A. J. McKinnon; Sec.-Treas., E. E. Page; Gen. Counsel, Q. K. Nimochs.

DIRECTORS.—W. J. Beattie, Jr., E. E. Page, Dr. Seavy Highsmith, E. A. Poe, O. L. Clark, K. M. Barnes, Dr. W. L. Grantham, A. J. McKinnon, L. E. Whaley.

TERRITORY COVERED.—North Carolina.

LAMAR LIFE INSURANCE COMPANY, Jackson, Miss. Organized 1906.

OFFICERS.—Pres., W. Q. Cole; First V. Pres., W. Calvin Wells, Jr.; Second V. Pres., Dr. R. V. Powers; Sec., C. W. Welty; Asst. Sec., E. W. Feenan.

DIRECTORS.—H. S. Weston, J. T. Thomas, W. Q. Cole, J. H. Lang, J. B. Stirling, J. M. White, W. Calvin Wells, Jr., L. M. Dampier, Jr., Edward Yerger, Dr. W. W. Robertson, H. M. Quin, G. E. Wilson, Dr. R. V. Powers, W. B. Harbeson, C. W. Welty.

LEXINGTON LIFE INSURANCE COMPANY OF INDIANA, Lebanon, Ind. Organized January 30, 1912.

OFFICERS.—Pres., Charles F. S. Neal; V. Pres., William T. Hooton; Sec.-Treas., Guy M. Voris.

Life Insurance Companies—(Continued)

DIRECTORS.—C. F. S. Neal, William T. Hooton, James E. Morrison, Harvey P. New, Albert E. Witt, H. N. Coons, W. H. Butner, William L. Powell.

WRITES.—Life Insurance.

TERRITORY COVERED.—Indiana.

LIFE AND CASUALTY INSURANCE COMPANY, Nashville, Tenn.

OFFICERS.—Pres., A. M. Burton; V. Pres., G. Dudley; Sec., H. B. Folk; Treas., J. C. Franklin.

DIRECTORS.—A. M. Burton, G. Dudley, J. C. Franklin, P. M. Estes, H. B. Folk.

TERRITORY COVERED.—Tenn., Miss., La., S. C., Ark.

LIFE INSURANCE COMPANY OF VIRGINIA, Capitol and 10th streets, Richmond, Va. Organized March 27, 1871.

OFFICERS.—Pres., John G. Walker; Comptroller, E. D. Harris; V. Prests., W. L. T. Rogerson, A. S. Hurt; Sec., A. C. McKenney; Asst. Sec., Bradford H. Walker; Treas., Reginald Gilham; Supt. of Ord. Agencies, F. E. Hall; Actuary, John Sidney Davenport, Jr.; Med. Dir., Dr. George C. Hall; Auditor, P. St. George Cook; Traveling Auditor, Landon R. Walker; Gen. Counsel, Coke & Pickrell.

DIRECTORS.—John G. Walker, Edward D. Harris, W. L. T. Roberson, A. S. Hurt, Landon R. Walker, John Sidney Davenport, Jr., Bradford H. Walker, John M. Miller, A. C. McKenney.

WRITES.—Life Insurance.

TERRITORY COVERED.—Va., W. Va., N. C., S. C., Ga., Ala., Tenn., La., Ind., Dist. of Columbia.

LINCOLN-AMERICAN LIFE INSURANCE COMPANY, Jacksonville, Fla.

OFFICERS.—Pres., D. S. Shine, Jr.; V. Pres., F. G. Russell; Sec., F. M. Cox.

DIRECTORS.—A. B. Campbell, H. J. Drane, J. N. Fogarty, F. C. Groover, H. C. Hare, S. C. Harrison, W. A. McWilliams, L. N. Pipkin, F. G. Russell, D. S. Shine, Jr.

TERRITORY COVERED.—Florida.

LINCOLN NATIONAL LIFE INSURANCE COMPANY, 219 E. Berry street, Fort Wayne, Ind. Organized June 12, 1905.

OFFICERS.—Pres., Samuel M. Foster; V. Prests., Arthur F. Hall, B. Paul Mossman, Walter T. Shepard, Thomas D. Hughes; Sec., Franklin B. Mead; Asst. Sec., Edwin H. Redding; Treas., Howell C. Rockhill; Mgr. of Agencies, Walter T. Shepard; Actuary, Franklin B. Mead; Med. Dir., C. H. English, M. D.; Gen. Counsel, Daniel B. Ninde.

DIRECTORS.—Henry Beadell, Gustave A. Berghoff, M. J. Blitz, E. W. Cook, Dr. E. W. Dodez, Dr. C. H. English, Samuel M. Foster, William M. Griffin, Arthur F. Hall, F. S. Hunting, C. E. Hyman, F. L. Jones, J. D. McDonald, Franklin B. Mead, Robert Millard, B. Paul Mossman, Daniel B. Ninde, Howell C. Rockhill, Dr. Maurice I. Rosenthal, F. K. Safford, Walter T. Shepard, George H. Van Arnam, Thomas D. Hughes, H. C. Loveridge, Henry E. Morton and A. E. Sleeper.

TERRITORY COVERED.—Indiana, Ohio, Pennsylvania, Michigan, Utah, Idaho, Minnesota, Montana, North Dakota, South Dakota, Illinois.

LINCOLN RESERVE LIFE INSURANCE COMPANY, Birmingham, Ala.

OFFICERS.—Pres., Jesse F. Stallings; V. Pres., T. Parker Hudmon; Sec., J. R. Burns; Treas., J. Lee Long.

DIRECTORS.—J. F. Stallings, J. E. Seay, J. Lee Long, T. Parker Hudmon, C. C. Smith.

TERRITORY COVERED.—Alabama, Mississippi, Arkansas and Georgia.

LOUISIANA STATE LIFE INSURANCE COMPANY, 611-13 Market street, Shreveport, La. Organized January 10, 1912.

OFFICERS.—Pres., W. T. Crawford; V. Pres. and Gen. Mgr., Thomas P. Lloyd; J. H. Jordan; Sec., R. M. Henderson; Treas., W. E. Glassell; Supt. of Agencies, H. C. Brown; Actuary, F. J. Haight; Gen. Counsel, J. D. Wilkinson.

DIRECTORS.—W. T. Crawford, Thomas P. Lloyd, V. M. Davis, J. H. Jordan, W. E. Glassell, T. B. Gilbert, S. S. Hunter, J. A. Bell, J. D. Wilkinson, J. M. Middleton, F. R. Hodges, G. W. James, J. M. Trosper, Windsor Pipes, Geo. M. Hearne.

WRITES.—Life Insurance.

TERRITORY COVERED.—Arkansas, Louisiana and Texas.

MANHATTAN LIFE INSURANCE COMPANY, 64-70 Broadway, New York. Organized 1850. Commenced business August 18, 1850.

OFFICERS.—Pres., Thomas E. Lovejoy; V. Pres., John F. Roche; Sec., Melvin

Life Insurance Companies—(Continued)

DeMott; Asst. Secs., Alfred P. McMurtree, Harvey R. Halsey; Actuary, Walter N. Stanley; Cashier, Frank W. Lynch; Gen. Counsel, Samford, Rapallo & Kennedy.

DIRECTORS.—Joseph Bird, James S. Dowdell, Z. Taylor Emery, M.D., Edwin P. Flowers, Frederic W. Frost, Benjamin Griffen, Meyer L. Greil, John Landers, Thomas E. Lovejoy, Clarence F. Norment, Lowell M. Palmer, Francis W. Pollock, David H. Rowland, John F. Roche, George H. Robinson, Philip J. Ross, Edwin S. Schenck, Frank S. Smith, Walter Watson Stokes, William H. Samford, Walter C. Stokes, Benjamin F. Tracy, John C. Tappin, L. Broughton Whitfield, John G. Whitfield.

WRITES.—Life Insurance.

TERRITORY COVERED.—Ala., Ariz., Cal., Col., Del., D. C., Ga., Hawaii, Ill., Ind., Kan., Ky., Md., Mass., Mich., Minn., Miss., Mo., Mont., Neb., Nev., N. J., N. Mex., N. Y., N. C., N. D., Ohio, Ore., Pa., S. C., Tenn., Tex., W. Va.

The Manhattan Life was organized August 1, 1850, and commenced business on August 18, of the same year. It is one of the oldest and best known of American life underwriting institutions. Throughout its history the Manhattan has enjoyed a steady and material growth, and has a well-won reputation for honesty to its patrons. It has a capital of \$100,000, upon which it pays a dividend of 7 per cent. and stock interest of 9 per cent. Its Board of Directors includes men of national repute, and one-third of the number are elected by the votes of policyholders. Only a participating business is written, and the annual dividend policies are sold at very attractive rates. On December 31 last the admitted assets were \$19,756,095, the surplus was \$487,092—a gain of \$219,696; the insurance in force was \$60,058,189, the new insurance paid for in 1916 totaled \$4,555,546; the total income in 1916 was \$2,845,426; and the payments to policyholders in 1916 aggregated \$2,162,150. President Lovejoy, who had been at the head of the Alabama Fidelity & Casualty Company and the Montgomery Bank & Trust Company, of Montgomery, Ala., acquired the majority of the stock in 1913. John F. Roche, as vice president, has been with the company ever since February, 1913. Mr. Roche was a college professor before joining the New York Life in 1892, leaving that company in 1904 to become actuary of the Pacific Mutual Life, of which he later was also vice president. He was a consulting actuary from 1909 to the time he joined the Manhattan.

MANUFACTURERS' AND MERCHANTS' LIFE INSURANCE COMPANY, Rockford, Ill.

OFFICERS.—Pres., N. C. Bement; V. Pres., M. A. L. Olsen; Sec. E. F. Wilson; Treas., C. F. Henry.

DIRECTORS.—A. H. Abbott, F. Bartle, N. C. Bement, C. E. Botsford, J. T. Counsell, B. H. Garrett, C. F. Henry, E. M. Metcalf, D. C. L. Mease, M. A. L. Olsen, E. P. Strandberg, J. T. Stumpff, E. F. Wilson, J. A. Wright.

TERRITORY COVERED.—Illinois.

MARQUETTE LIFE INSURANCE COMPANY, Springfield, Ill. Organized July 25, 1908.

OFFICERS.—Pres., M. F. Girten; V. Pres., F. V. Faulhaber; Sec., J. L. Freund; Asst. Sec., J. M. Gass; Treas., C. Amrhein.

DIRECTORS.—Christian Amrhein, P. J. Bourscheidt, R. Eldracher, F. V. Faulhaber, John H. Feckter, J. W. Freund, M. F. Girten, John Gunterberg, H. Kleinekorte, J. B. Oelkers, William Rauen, John C. Steinlage, J. M. Gass, Aug. Springob, Dr. C. B. Vonnahme.

TERRITORY COVERED.—Ill., Mo., Ind.

MARYLAND LIFE INSURANCE COMPANY, Baltimore, Md. Organized 1865.

OFFICERS.—Pres., Douglas H. Rose; V. Pres., William S. Blackford, William H. Wootton; Sec., Charles G. Smith; Treas., Geo. R. Kolb; Actuary, Calvert F. Stein; Med. Dir., Gordon Wilson; Supt. of Agencies, William H. Wootton; Gen. Counsel, William C. Bruce.

DIRECTORS.—Douglas H. Thomas, George C. Jenkins, Eugene Levering, William Cabell Bruce, Blanchard Randall, John S. Gittings, Morris Whitridge, William S. Blackford, Douglas H. Rose.

TERRITORY COVERED.—D. C., Ga., Md., N. C., Pa., S. C., Va., W. Va.

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY, 500 Main street, Springfield, Mass. Organized May 15, 1851.

OFFICERS.—Pres., William W. McClench; V. Pres., William H. Sargeant; Second V. Pres., Henry Loeb; Sec., Wheeler H. Hall; Asst. Secs., George D. Lang, Bertram J. Perry; Supt. of Agencies, Joseph C. Behan; Actuary, Charles H. Angell; Counsel, Arthur K. McGinley; Med. Dirs., George S. Stebbins, M. D., Morton Snow, M. D.

DIRECTORS.—Chas. H. Angell, Howard R. Bemis, Lyman W. Besce, Winford N. Caldwell, Victor E. Edwards, Edward Holbrook, Geo. B. Holbrook, Henry S. Hyde, Marcus P. Knowlton, Henry Loeb, Willard S. Martin, Wm. W. McClench, Jos. K.

Life Insurance Companies—(Continued)

Milliken, Wm. H. Sargeant, Charles M. Holmes, Wm. Skinner, Wm. I. Taber, John S. Tilney, Andrew B. Wallace, Albert E. F. White.

WRITES.—Life Insurance.

TERRITORY COVERED.—Ala., Ark., Cal., Col., Conn., Del., Dist. of Col., Fla., Ga., Ill., Ind., Iowa, Kan., Ky., La., Me., Md., Mass., Mich., Minn., Mo., Neb., N. H., N. J., N. Y., N. C., Ohio, Okla., Ore., Pa., R. I., Tenn., Vt., Va., Wash., W. Va., Wis., Wyo.

MERCHANT'S LIFE INSURANCE COMPANY, Burlington, Ia. Organized April 4, 1894.

OFFICERS.—Pres., Jno. J. Seerley; V. Prests., Jno. Blane, J. A. McKellar; Sec., F. J. Kuhlemeier; Asst. Secs., F. A. Shepard, F. H. Davis; Treas., Wm. McFarland; Consulting Actuary, J. M. Emery.

DIRECTORS.—Jno. J. Seerley, F. J. Kuhlemeier, W. W. Copeland, J. L. Edwards, Jno. Blane, Wm. M. McFarland, C. C. Clark.

TERRITORY COVERED.—Colo., D. C., Ga., Ida., Ill., Ind., Ia., Kas., La., Mich., Mo., Mont, Neb., N. C., N. D., Okla., Ore., Pa., S. D., Tex., Utah., Wash., S. C.

MERCHANTS LIFE AND CASUALTY INSURANCE COMPANY, 329 Plymouth Bldg., Minneapolis, Minn. Organized, June 23, 1908.

OFFICERS.—Pres., M. J. McMichael; V. Prests., G. W. Curtiss, E. S. Worner; Sec., C. C. Thomas; Treas., C. B. Fraser.

DIRECTORS.—M. J. McMichael, G. W. Curtiss, E. S. Worner, T. T. Washam, J. C. Matchett, P. W. Guilford, J. A. Hartigan, H. Kittellwell, C. H. Holoerson.

KINDS OF INSURANCE WRITTEN.—Life, Accident and Health.

TERRITORY COVERED.—Minn., N. D., S. D., Mont., Colo., Idaho, Wyo., Neb., Iowa, Ill., and Wis.

MERIDIAN LIFE INSURANCE COMPANY, Indianapolis, Ind. Organized January 19, 1909.

OFFICERS.—Pres., Arthur Jordan; V. Prests., William P. Herron, William J. DeVol, Orlando B. Iles; Sec., Thomas J. Owens; Asst. Sec., Richard B. Posey; Treas., John S. Kittle; Supts. of Agencies, W. T. Masters and F. P. Huston; Actuary, Henry W. Buttolph; Gen. Mgr., Thomas J. Owens; Gen. Counsel, John Weaver.

DIRECTORS.—Arthur Jordan, William P. Herron, William J. DeVol, Orlando B. Iles, Arthur Baxter, John S. Kittle, Thomas J. Owens.

WRITES.—Life Insurance.

TERRITORY COVERED.—Ind., Ky., Tenn., Ga., Ala., Mo., Tex., Ill., Pa., W. Va.

MERCURY REINSURANCE COMPANY, Cologne, Germany. Commenced business in the United States December, 1914.

OFFICERS.—U. S. Mgr., Morris W. Torrey, 1 Liberty street, New York City.

METROPOLITAN LIFE INSURANCE COMPANY, No. 1 Madison avenue, New York City. Incorporated May, 1866. Commenced business January, 1867.

OFFICERS.—Pres., John R. Hegeman; V. Pres., Haley Fiske; Actuary, James M. Craig; Treas., Frederick H. Ecker; 2d V. Prests., George H. Gaston, George B. Woodward; 3d V. Prests., Frank O. Ayres, Frederick F. Taylor, Lee K. Frankel, Ph.D., Robert Lynn Cox; 4th V. Pres. and Mgr. Pacific Coast, George B. Scott; 4th V. Pres., James E. Kavanagh; Compt. Walter Stabler; Sec., James S. Roberts; Gen. Solicitor, William J. Tully; Asst. Treas., Henry W. George; Aud., Walter R. Quick; Med. Directors, Thomas H. Willard, M.D., Augustus S. Knight, M.D.; Asst. Sec., James V. Barry; Asst. Actuaries, James D. Craig, Raymond V. Carpenter, Charles G. Reiter, James C. Brown; Asst. Sects., John R. Hegeman, Jr., J. J. Thompson, T. R. Richardson, George C. Penhallow, Edwin Powelson; Asst. Med. Directors, W. S. Manners, M.D., E. M. Holden, M.D., J. Bergen Ogden, M.D., D. M. Gedge, M.D., Samuel W. Means, M.D., John L. Adams, M.D., Charles L. Christiernin, M.D., John N. Coolidge, M.D., John C. Medd, M.D., George L. Megargee, M.D., Chauncey Rea Burr, M.D.

DIRECTORS.—John R. Hegeman, Haley Fiske, Frederick H. Ecker, Thomas L. James, William H. Crocker, Robert W. de Forest, Henry Ollesheimer, Sir William Mackenzie, Joseph P. Knapp, Morgan J. O'Brien, John Anderson, A. B. Houghton, W. C. Humstone, A. P. W. Kinnan, David F. Butcher, William Temple Emmet, Otto T. Bannard, Mitchell D. Follansbee, Wm. B. Thompson, Joseph P. Day, Otis H. Cutler, Langdon P. Marvin, Albert H. Wiggin, Frank B. Noyes, Arthur Williams, Emerson McMillin.

WRITES.—Life, Health and Accident Insurance.

TERRITORY COVERED.—United States and Canada.

Life Insurance Companies—(Continued)

METHODIST MINISTERS RELIEF INSURANCE AND TRUST ASSOCIATION, 581 Boylston street, Boston, Mass. Organized April 6, 1878. Reincorporated as Mutual April 2, 1910.

OFFICERS.—Pres., Charles W. Blackett; V. Prests., William A. Wood, William I. Ward; Sec. and Mgr., Henry L. Wriston; Treas., Arthur P. Sharp; Consulting Actuary, Walter C. Wright. No Agents. Insurance of Methodist Ministers by mail.

DIRECTORS.—Charles E. Spaulding, Wilson E. Vandermark, David H. Tribou, George G. Scrivener, James W. Higgins, Henry L. Wriston, Arthur P. Sharp, Wm. I. Ward, Charles W. Blackett, Louis C. Wright, Bishop J. W. Hamilton, John N. Bradford, George L. Small, Leopold A. Nies, William A. Wood.

WRITES.—Life, Endowment, Term and Annuities Insurance.

MICHIGAN MUTUAL LIFE INSURANCE COMPANY, 150 Jefferson avenue, Detroit, Mich. Organized November 6, 1867.

OFFICERS.—Pres., O. R. Looker; First V. Pres. and Counsel, C. A. Kent; Second V. Pres., R. P. Williams; Sec., A. F. Moore; Asst. Sec., J. C. Grix; Supt. of Agents and 3d V. Pres., J. J. Mooney; Actuary, G. W. Sanders; Med. Dir., W. G. Hutchinson.

DIRECTORS.—O. R. Looker, A. F. Moore, Charles A. Kent, R. P. Williams, W. S. Green, L. H. Chamberlin, Thomas A. Wadsworth, J. J. Mooney, D. F. Mooney, W. G. Hutchinson, A. C. Angell, S. W. Ladd, James V. Oxtoby, William B. Marshutz, Nicholas Woods, John C. Grix, J. H. Moore, Russell P. Elwell, J. Farrand Williams, John P. Dawson, M. J. Mooney.

WRITES.—Life Insurance on the non-participating plan.

TERRITORY COVERED.—Ala., Ga., Ill., Ind., Iowa, Ky., Md., Mich., Miss., Neb., N. C., Ohio, Pa., Tenn., W. Va.

MID-CONTINENT LIFE INSURANCE COMPANY, Oklahoma City, Okla. Organized 1909.

OFFICERS.—Pres. and Supt. of Agencies, H. C. King; V. Prests., J. H. Maxey, W. M. Blake, C. H. Boedecker; Sec., R. W. Reese; Treas., O. E. Stuart; Actuary, T. J. McComb; Gen. Counsel, J. H. Maxey.

DIRECTORS.—H. C. King, W. C. Jones, J. A. Lawrence, H. W. Reneau, C. E. Trumbo, J. H. Maxey, R. W. Reese, R. T. Stuart, O. E. Stuart, L. H. Thompson, H. A. Turner, C. H. Boedecker, W. M. Blake.

WRITES.—Life, Double Indemnity, Partial and Permanent Disability Insurance.

TERRITORY COVERED.—Oklahoma, Arkansas, Kansas and Texas.

MIDLAND INSURANCE COMPANY, 2267 Como Avenue West, St. Paul, Minn. Organized September 12, 1910.

OFFICERS.—Pres., H. W. Strickler; V. Pres., Frank W. Greaves; Sec., E. M. Mortensen; Treas., J. T. Schusler; Gen. Counsel, H. W. Benton; Actuary, G. A. Vandersluys.

DIRECTORS.—Gilbert Gutterson, E. W. Young, J. T. Schusler, W. L. Alban, E. M. Mortensen, H. W. Strickler, E. E. Jewett, Henry W. Benton, Frank W. Greaves, Geo. S. Brumback, H. N. Leighton, J. H. Heading, J. A. Todd, Frank Murray, J. J. Furlong, J. F. Fitzgerald, T. L. Belseker.

WRITES.—Life, Accident and Health Insurance.

TERRITORY COVERED.—Minn., N. D., S. D., Mich.

MIDLAND LIFE INSURANCE COMPANY, Sharp Bldg., Kansas City, Mo. Organized January 26, 1909.

OFFICERS.—Pres., Daniel Boone; V. Pres., O. V. Dodge; V. Pres., Sec. and Purchasing Agt., Daniel Boone, Jr.; Asst. Sec., John M. Smullin; Treas., Walter J. Bales; Actuary, R. Montague Webb; Gen. Counsel, Frank P. Sebree; Med. Dir., Dr. H. F. Mather.

DIRECTORS.—J. A. Edson, Charles E. Faeth, Frank P. Sebree, Walter J. Bales, O. V. Dodge, P. W. Goebel, Daniel Boone, E. S. Moser, John D. Reynolds, Daniel Boone, Jr., Chas. T. McCoun, H. F. Mather, Chas. S. Keith.

TERRITORY COVERED.—Mo., Kas., Colo., Okla., Tex.

MIDLAND MUTUAL LIFE INSURANCE COMPANY, 21 So. High street, Columbus, Ohio. Organized 1905. Commenced business July 2, 1906.

OFFICERS.—Pres., Dr. W. O. Thompson; V. Prests., Dr. E. J. Wilson, H. B. Arnold, J. D. Price; Sec. and Man. Undr., G. W. Steinman; Asst. Sec., C. G. Barratt; Treas., F. R. Huntington; Actuary, Supt. of Agencies, J. D. Van Scoten.

DIRECTORS.—Dr. W. O. Thompson, Dr. E. J. Wilson, H. B. Arnold, Foster Copeland, C. C. Born, F. R. Huntington, Hon. James Kilbourne, Chairman; J. A. Jeffrey, G. W. Steinman, J. D. Price, J. W. Dages, G. T. Spahr, Fred Vercoe, Charles L. Flory.

WRITES.—Life Insurance.

TERRITORY COVERED.—Ohio.

Life Insurance Companies—(Continued)

MIDWEST LIFE INSURANCE COMPANY, First National Bank Bldg., Lincoln, Neb. Organized February 17, 1906.

OFFICERS.—Pres., N. Z. Snell; V. Pres., Dr. B. B. Davis; Sec., A. J. Sawyer; Actuary and Asst. Sec., C. R. Easterday; Treas., Narcissa Snell; Supts. of Agencies, M. A. Hyde and H. J. Kirschstein.

DIRECTORS.—Lincoln Frost, W. A. Selleck, A. W. Buffum, Paul H. Holm, N. Z. Snell, Dr. B. B. Davis, George E. Howard, J. T. Trener, C. R. Easterday, H. J. Kirschstein, M. J. Waugh, Dr. M. H. Everett, A. J. Sawyer, J. W. Welpont, E. C. Wiggenshorn, F. M. Steinauer.

WRITES.—Life, Total and Permanent Disability and Accidental Death.

TERRITORY COVERED.—Nebraska and Kansas.

MINNESOTA MUTUAL LIFE INSURANCE COMPANY, St. Paul, Minn. Organized August 6, 1880.

OFFICERS.—Pres., E. W. Randall; V. Pres., A. H. Lindeke and D. S. Culver; Sec., T. A. Phillips; Asst. Sec., Frank Schlick; Supt. of Agencies, E. S. Albritton; Actuary, T. A. Phillips; Asst. Actuary, James McIntosh; Gen. Counsel, Wm. D. Mitchell.

DIRECTORS.—Herbert H. Bigelow, Kenneth Clark, Donald S. Culver, Eli S. Warner, Jesse A. Gregg, C. Milton Griggs, Frederick J. Leslie, Frank Schlick, Gebhard Bohn, John E. Burchard, Albert H. Lindeke, Louis Betz, E. W. Randall and T. A. Phillips.

WRITES.—Life Insurance.

TERRITORY COVERED.—Minn., N. D., S. D., Mont., Neb., Okla., Mo., Ill., Mich.

MISSOURI STATE LIFE INSURANCE COMPANY, 15th and Locust streets, St. Louis, Mo. Organized November 23, 1892.

OFFICERS.—Pres., John G. Hoyt; Sec., Thomas F. Lawrence; Asst. Secs., H. V. Donnelly, F. H. Morgan, M. W. Donnelly; Actuary, George Graham; Med. Dir., S. B. Scholz, Jr.

DIRECTORS.—Edmund P. Melson, John G. Hoyt, Louis A. Ireton, T. F. Lawrence, Theobald Fells, Sam B. Jeffries, S. D. Goff, W. L. McDonald, P. J. Shouplin, J. S. Spencer, Joseph Carr, Henry Deisel, Sr., George C. Howes.

WRITES.—Life Insurance.

TERRITORY COVERED.—Ala., Ark., Ariz., Cal., Colo., Fla., Ga., Idaho, Ill., Ind., Iowa, Kana., Ky., La., Mich., Minn., Miss., Mo., Mont., Neb., Nev., N. M., N. C., N. D., Ohio, Okla., Ore., Pa., S. C., S. D., Tenn., Tex., Utah, Va., Wash., W. Va., Wyo., and Alaska.

MONTANA LIFE INSURANCE COMPANY, Helena, Mont. Organized June 20, 1910. License issued September 10, 1910.

OFFICERS.—Pres., A. C. Johnson; V. Pres. and Gen. Mgr., H. R. Cunningham; V. Pres., Jacob Mills; Sec.-Treas., J. M. Miller; Asst. Sec., C. D. Sloan; Actuary, Carl E. Herfurth; Gen. Counsel, O. W. McConnell.

DIRECTORS.—A. C. Johnson, E. J. Anderson, John Davidson, J. M. Keith, Kenneth McLean, E. A. Stiefel, W. G. Lang, W. S. Davidson, E. S. Sweet, Abraham Crosson, F. H. Crosson, Charles Spear, W. J. Johnson, C. F. Richardson, C. P. Tooley, Francis Powers, John Survant, Jacob Mills, Ed. Donlan, D. W. Raymond, G. R. Safely, J. M. Scanland, H. O. Lyng, B. F. Lepper, Fred Handel, W. S. Edwin, Harfield Conrad, Thomas Couch, Jr., A. F. Waldorf, F. S. P. Lindsay, B. C. Brooke, H. J. Herrin, W. W. Harper, George Harper, O. W. McConnell, J. M. Miller, H. R. Cunningham, Ira M. Ailing, F. S. Lusk, R. L. Anderson, Louis Heitman, C. D. French.

WRITES.—Life, Permanent Disability and Accidental Death Insurance.

TERRITORY COVERED.—Montana, Idaho, Wyoming, North Dakota and Wash.

MUTUAL BENEFIT LIFE INSURANCE COMPANY, Newark, N. J. Organized 1845. Charter perpetual.

OFFICERS.—Pres., Frederick Frelinghuysen; V. Pres. and Treas., Samuel W. Baldwin; V. Pres. and Mathematician, Edward E. Rhodes; Sec., J. William Johnson; Actuary, Percy C. H. Papps; Asst. Actuary, Dayton K. Price; Supt. of Agencies, Alfred A. Drew; Auditor, C. Wilbur Sandford; Asst. Secs., Clinton G. Halsey, Leonard R. Jacobus, A. W. Kissam; Registrars, Lewis A. Morningstern and Chas. E. Brewer; Asst. Supt. of Agencies, William Winton; Comptroller, William A. Drabble; Asst. Treas., Herman G. Hornfeck; Supervisor Policy Claims, J. Lawrence Boggs.

DIRECTORS.—Marcus L. Ward, Frederick Frelinghuysen, J. William Clark, John O. H. Pitney, John R. Hardin, Peter Campbell, William M. Johnson, Edward E. Rhodes, James S. Higbie, Samuel W. Baldwin, Henry G. Atha, J. Amory Haskell.

WRITES.—Life Insurance.

TERRITORY COVERED.—United States, except Ariz., Ark., La., Wis., Texas.

Life Insurance Companies—(Continued)

MUTUAL LIFE INSURANCE COMPANY, 32 Nassau street, New York City, N. Y. Began business February 1, 1843.

OFFICERS.—Pres., Charles A. Peabody; V. Pres., William H. Truesdale; Second V. Pres., Dr. Granville M. White, George T. Dexter and James Timpson; Secs., William J. Easton, William F. Dix; Treas., Charles H. Warren; Supt. of Agencies, George T. Dexter; Actuary, William A. Hutcheson; Comptroller, Wm. S. Stevenson; Pur. Agt., Walter S. Sullivan; Mgr. Real Estate Dept., William Shields; Supt. Foreign Dept., Henry E. Duncan; Financial Mgr., James Timpson; Gen. Counsel, Frederick L. Allen.

TRUSTEES.—John G. Agar, George F. Baker, James M. Beck, Edward J. Berwind, Charles S. Brown, Joseph H. Choate, Jr.; Emory W. Clark, James C. Colgate, Cyrus H. K. Curtis, Grafton D. Cushing, Julien T. Davies, William B. Dean, William P. Dixon, H. Rieman Duval, J. Levering Jones, Augustus D. Juilliard, Alfred E. Marling, Edwin S. Marston, George P. Miller, John J. Mitchell, Charles A. Peabody, William H. Porter, John G. Shedd, Stewart Shillito, Leroy Springs, Louis Stern, Henry W. Taft, Edwin Thorne, William H. Truesdale, Paul Tuckerman, Cornelius Vanderbilt, James H. Wilson, Edwin W. Winter, Rodman Wanamaker, Thos. Williams.

WRITES.—Life Insurance.

MUTUAL LIFE INSURANCE COMPANY OF BALTIMORE, 15 South street, Baltimore, Md. Organized 1870.

OFFICERS.—Pres., Matthew S. Brennan; V. Pres., Thomas W. Jenkins; Sec., Henry Roth; Actuary, Charles C. Ewell; Gen. Counsel, Paul M. Burnett.

DIRECTORS.—Dr. Henry M. Wilson, Thomas W. Jenkins, Paul M. Burnett, Dr. James D. Iglschardt, Matthew S. Brennan, John K. Wilson, O. Carroll Zell, Howard M. Emmons, Henry Roth, Thomas F. Shriver.

WRITES.—Life Insurance.

TERRITORY COVERED.—Maryland.

NATIONAL FIDELITY LIFE INSURANCE COMPANY OF IOWA, Sioux City, Ia. Organized January 18, 1916.

OFFICERS.—Pres., Ralph H. Rice; Treas., H. D. Brown; Sec., E. E. Brown; Cashier, W. G. Moulton; Med. Dir., Wm. J. S. Cremin; Actuary, C. O. Shepherd; Gen. Counsel, Shull, Gill, Sammis & Stillwill.

DIRECTORS.—Ralph H. Rice, H. D. Brown, James F. Toy, C. L. Voss, Dave Davidson, A. D. Long, F. E. Gill, M. B. Nelson, E. E. Brown, S. A. Lincoln, Leonard Everett, Louis Larson, J. Will Rice, G. F. Tinknell, Jos. Shinski, E. E. Eastman, W. G. Moulton, O. J. Bailey, O. F. Ide, P. Velie, C. J. Wuhlenburg.

WRITES.—Life Insurance.

TERRITORY COVERED.—Iowa, South Dakota and Oklahoma.

NATIONAL LIFE INSURANCE COMPANY, 116 State street, Montpelier, Vt. Organized February 1, 1850.

OFFICERS.—Pres., Fred A. Howland; V. Pres., Harry M. Cutler; Sec., Osman D. Clark; Treas., William W. Russell; Supt. of Ag's, Edward D. Field; Actuary, Clarence E. Moulton; Med. Dir., Arthur B. Bisbee, M.D.; Gen. Counsel, Geo. B. Young.

DIRECTORS.—George Briggs, William P. Dillingham, Arthur B. Bisbee, Harry M. Cutler, Osman D. Clark, William W. Stickney, George H. Olmsted, Charles P. Smith, Fred A. Howland, Charles W. Gammons, Frank C. Partridge, Henry Russell Platt, J. Gray Estey.

WRITES.—Life Insurance and Annuities.

TERRITORY COVERED.—Thirty-seven States and District of Columbia.

Although the National Life was chartered November 13, 1848, it did not issue a policy until January 17, 1850. At that time it had a guaranty capital of \$100,000, which was retired by degrees until the company became mutual in 1879. At present it writes only an annual dividend business. From the start it was well managed, and rapidly won for itself a secure place with the insuring public, building up a series of strong financial barriers against any possible reverses or disasters. It appears to have always been the aim and ambition of the management to improve underwriting conditions and to avail themselves of every advance in the science of the business that might give promise of securing additional benefits to their policyholders. It has been a progressive and dependable institution, selling sound insurance at the lowest rates compatible with safety, and taking every care of its membership. At the present time it is operating in practically all the States and Territories, issuing a full line of attractive contracts that abound in generous provisions and desirable privileges. At the close of last year the company had admitted assets of \$66,426,040—a substantial advance over the figures for same item on December 31, 1915, when they stood at \$63,823,905; other comparative figures are: Surplus, close of 1916, \$4,157,546—close of 1915, \$3,817,853; insurance in

Life Insurance Companies—(Continued)

force, 1916, \$212,037,400—1915, \$200,987,121; premium and annuity income, 1916, \$7,921,793—1915, \$7,290,432; total income, 1916, \$11,076,302—1915, \$10,389,440; payments to policyholders, 1916, \$6,877,973—1915, \$6,825,973; and excess of income over disbursements, 1916, \$2,446,564—1915, \$1,973,668. The Board of Directors, given above, is both strong and well balanced, and is representative of the best financial and business acumen of that part of New England. The management is made up of underwriters of long experience and demonstrated skill who have won a secure place among the safest life insurance executives of the country. National policyholders should be a contented family.

NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES OF AMERICA, Chicago, Ill. Organized July, 1868. Reincorporated under the laws of Illinois March 3, 1904.

OFFICERS.—Pres., Albert M. Johnson; V. Pres., Robert E. Sackett; Sec., Robert D. Lay; Asst. Secs., E. B. Moyer, C. M. Currie and H. L. McCourtie; Treas and Supt. of Agencies, Robert D. Lay; Actuary, E. R. Carter.

DIRECTORS.—A. M. Johnson, Robert E. Sackett, Robert D. Lay, Arch O. Burdick, E. P. Cockrell, George A. Gilbert.

WRITES.—Life Insurance and Accident and Health.

TERRITORY COVERED.—Ala., Ark., Ariz., Cal., Colo., Del., Fla., Ga., Idaho, Ill., Ind., Iowa, Kans., Ky., Md., Mich., Minn., Miss., Mo., Mont., Neb., Nev., N. H., N. M., N. C., N. D., Ohio, Okla., Ore., Pa., S. D., Tenn., Tex., Utah, Wash., Wyo.

The National Life Insurance Company of the United States of America was incorporated by special act of Congress July 25, 1868, and commenced business August 1, 1868. The Company's Home Office was located in the City of Washington, D. C., with the principal branch office at Philadelphia. Jay Cooke, the Philadelphia banker and "war financier," was largely instrumental in the organization of the Company and prominent in its early management, holding the position of Chairman of Finance and Executive Committee on the Board of Directors. Among its directors were numbered prominent bankers of Philadelphia, Washington and New York, and leading bankers in various States were its general agents.

The National Life of the United States of America was one of the pioneer companies to advocate the stock plan in life insurance. The Company began business with a full paid capital of \$1,000,000 and offered insurance at low, non-participating rates. In the face of bitter competition its progress was rapid and during the period from 1868 to 1873, inclusive, the Company showed an unprecedented growth. The premium income increased from \$174,000 in 1868 to nearly \$1,000,000 in 1873, at the close of which year the insurance in force amounted to something over \$27,000,000 and the assets to over \$3,200,000.

Near the close of 1873 occurred the failure of Jay Cooke and the collapse of many prominent enterprises with which his name had been associated. The funds of the National Life of the United States of America were fully safeguarded and were invested in approved securities yielding steady returns. However, there was some check in the business of the Company as a natural result of the failure of the Cooke institutions and the consequent feeling of uncertainty in the minds of the public and further owing to the general depression of the times. Changes occurred in the management and owing to the excessive commissions paid by many companies in the race for business the management concluded to withdraw from the competitive field at the same time pursuing a policy which would conserve the interests of those already insured. The history of this Company is unique in that for a period of about twenty years, from 1880 to 1890, although no active canvass was made for new business, the Company was enabled to maintain the reserve under all its policies in approved securities and to fully and promptly meet all its just claims; and at the close of the period had total assets of about \$280,000 in excess of the face amount of the insurance in force, thus demonstrating, as no other company had done, the absolute soundness of the old-line system of life insurance.

The headquarters of the Company were removed from Philadelphia to Chicago in 1874 and for many years the Company's business was conducted from offices in its own building located at 29 South La Salle street—a solid six-story structure, the walls of which withstood the great Chicago fire of 1873 and which later became a center for insurance offices in Chicago.

In 1900 the business of the Iowa Life Insurance Company was reinsured, the National again actively entering the field for business and placing upon the market an attractive line of up-to-date insurance policies.

The erection of the Company's present twelve-story office building was accomplished in 1902, during which year Albert M. Johnson, now President of the Company, became its Treasurer and acquired, with associates, a controlling interest in its stock.

In the fourteen years under the present management, from the close of 1902 to December 31, 1916, the Company has shown remarkable progress. At the close of 1916 the

Life Insurance Companies—(Continued)

assets amounted to \$14,294,765.67, and insurance in force to over \$88,000,000. The following table shows the growth of the Company in the ten-year period ending December 31, 1916:

Increase in surplus funds	\$ 694,912.67
Increase in yearly income	2,371,869.49
Increase in assets	7,188,253.55
Increase in insurance	44,142,816.67

Much of the Company's substantial progress has been due to the keen insight and sound financial policy of Albert M. Johnson, who assumed the duties of President in 1905 and whose indomitable energy and efficient administration have placed the National in the front rank among the life insurance companies of the country. The agency organization is under the direct personal management of the Secretary, Robert D. Lay, whose popularity and resourcefulness are reflected in the fine character of the Company's agency organization and the very satisfactory volume of business which is being produced.

In 1904 the National Life of the United States of America was reincorporated under the laws of the State of Illinois, and in 1911 organized an Accident Department. The business in this department is confined to personal accident and health insurance and is under the direct personal supervision of C. H. Boyer, recognized as one of the foremost personal accident and health managers in the country. Mr. Boyer has grown up in the business, having been engaged successfully in all the various departments, beginning with actual experience in the field, and the growth of the Accident Department of the National under his management has been phenomenal, a premium income at the rate of over \$700,000 per annum having been placed on the books during the first year.

The Company operates in thirty-seven States of the Union, its business now extending from coast to coast.

NATIONAL LIFE INSURANCE COMPANY OF MONTANA, Daly Bank Bldg., Butte, Mont. Organized December 10, 1910.

OFFICERS.—Pres., T. C. Witherspoon; V. Prests., James F. Denning, A. T. Morgan, A. J. McKay, J. T. Burch; Gen. Mngr.-Sec., A. T. Morgan; Treas., J. K. Heslet; Actuary, I. P. Mantz; Gen. Counsel, William Meyer.

DIRECTORS.—T. C. Witherspoon, James F. Denning, A. J. McKay, A. T. Morgan, J. P. Darnutser, A. J. Wilcomb, William Meyer, F. Meredith, J. T. Burch, D. G. Stivers, L. B. Banks, G. J. Wiedeman, John MacGinniss, J. R. Swearingen, J. K. Heslet.

WRITES.—Life Insurance.

TERRITORY COVERED.—Montana and Idaho.

NATIONAL LIFE AND ACCIDENT INSURANCE COMPANY, 302 7th avenue, North, Nashville, Tenn. Organized 1900.

OFFICERS.—Pres., W. R. Wills; V. Prests., T. J. Tyne, N. H. White, E. B. Craig; Sec.-Treas., C. R. Clements; Asst. Sec., W. S. Bearden, Jr.

DIRECTORS.—C. A. Craig, W. R. Wills, N. H. White, E. B. Craig, T. J. Tyne, R. E. Fort, F. M. Eaton, C. R. Clements.

TERRITORY COVERED.—Ala., Ga., La., Miss., Tex., Ark., Tenn., Ky., Ind., Ohio, Mo., Kans., Okla.

WRITES.—Industrial Life, Health and Accident Insurance.

NEBRASKA STATE LIFE INSURANCE COMPANY, 1411 O street, Lincoln, Neb. A reorganization in 1915 of the Prime of Life, of Omaha.

OFFICERS.—Pres., Ernest C. Folsom; V. Pres., James F. Kinney; Sec., Joseph S. Dickman; Treas., Albert F. Moore; Man. Und., Albert F. Moore; Med. Dir., George H. Walker, M.D.; Purchasing Agt., J. S. Dickman.

DIRECTORS.—Ernest C. Folsom, James F. Kinney, Joseph S. Dickman, Albert F. Moore, Morris W. Folsom.

WRITES.—Life, Health and Accident Insurance.

TERRITORY COVERED.—Nebraska.

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY, 87 Milk street, Boston, Mass. Organized April 1, 1835.

OFFICERS.—Pres., Alfred D. Foster; V. Pres., D. F. Appel; Sec., J. A. Barbey; Asst. Secs., William F. Davis, Frank T. Partridge, Morris P. Capen; Supt. of Agencies, Glover S. Hastings; Actuary, Herbert B. Dow; Med. Dir., Edwin W. Dwight, M.D.; Gen. Counsel, Reginald Foster.

DIRECTORS.—Gordon Abbott, Daniel F. Appel, Charles B. Barnes, Charles E. Cotting, Alfred D. Foster, Reginald Foster, Henry Parkman, Wallace L. Pierce, Nathaniel J. Rust, Philip Stockton.

TERRITORY COVERED.—Ala., Cal., Colo., Conn., Del., D. C., Ga., Hawaii, Ill., Ind., Ia., Kan., Ky., La., Me., Md., Mass., Mich., Minn., Mo., Neb., N. H., N. J., N. Y., N. C., Ohio, Ore., Pa., R. I., S. C., Tenn., Vt., Va., W. Va. and Wis.

Life Insurance Companies—(Continued)

NEW JERSEY LIFE INSURANCE COMPANY, Newark, N. J. Organized

1917.

OFFICERS.—Pres., Edward E. McCall; V. Prests., Jacob Ruppert and H. S. Cooley, M. D.; Treas., Thomas P. Moffat; Sec., F. F. Uehling; Counsel, James A. Fechtig, Jr.; Consulting Actuary, F. S. Withington; Mgr. Agencies, John W. Kehoe.

DIRECTORS.—J. Franklin Fort, O. B. Huntsman, Anthony J. Drexel, Jr., Joseph Haag, W. K. Cleverly, James A. Hamill, John W. Keough, Cornelius J. Pugsley, Col. Jacob Ruppert, Edward E. McCall, Frank L. Driver, H. S. Cooley, M. D., Major A. White, Harry Conrad, Thos. P. Moffat, Herman D. Nessler, F. F. Uehling, Theodore B. Morris, Jas. A. Fechtig, Jr., and Louis Kamm.

NEW WORLD LIFE INSURANCE COMPANY, Old National Bank Bldg.,

Spokane, Wash. Organized February 21, 1910.

OFFICERS.—Pres., John J. Cadigan; V. Pres., Thomas A. E. Lally; Sec.-Treas., Edward J. O'Shea; Actuary, R. C. Burton; Agency Mgr., J. P. Fordyce; Med. Dir., Dr. H. P. Luhn.

DIRECTORS.—John J. Cadigan, Thomas A. E. Lally, Edward J. O'Shea, Dr. H. B. Luhn, John D. Carmody, John J. Martin, Edward M. Waldron, J. M. Shannon, Dr. Edward Lagan.

WRITES.—Life Insurance.

TERRITORY COVERED.—Wash., Mont., Idaho, Ore., Cal., Ill., Iowa, Pa., N. Dak.

NEW YORK LIFE INSURANCE COMPANY, 346 Broadway, New York City,

N. Y. Incorporated 1841. Commenced business 1845.

OFFICERS.—Pres., Darwin P. Kingsley; V. Prests., Thomas A. Buckner, Rufus W. Weeks; Second V. Prests., John C. McCall, Walter Buckner; Sec., Seymour M. Ballard; Treas., Frederick H. Shipman; Supt. of Agencies, L. S. Lindsay; Chief Actuary, Rufus W. Weeks.

DIRECTORS.—John E. Andrus, Charles H. Beckett, Cornelius N. Bliss, Jr., John H. Finley, David R. Francis, Rowland G. Hazard, A. Barton Hepburn, Granger A. Hollister, William R. Innis, Willard V. King, Darwin P. Kingsley, Robert J. Lowry, John G. Milburn, George Austin Morrison, William B. Plunkett, John J. Pulleyn, Fleming H. Revell, Elbridge G. Snow, Hiram R. Steele, Oscar S. Strauss, Nicholas Murray Butler, Geo. B. Cortelyou, Alba B. Jonson, Geo. M. Reynolds, Willard V. King, Myron T. Herrick, Frank Presbrey.

TERRITORY COVERED.—All States except Texas. Operates throughout civilized world.

NIAGARA LIFE INSURANCE COMPANY, Brisbane Bldg., Buffalo, N. Y.

Organized March, 1869.

OFFICERS.—Pres., William H. Crosby; V. Prests., J. Foster Warner, T. W. Hendrick; Sec., Nathan R. Johnson; Treas. and Gen. Counsel, C. D. Coyle; Supt. of Agencies, A. E. Johnson; Actuary, T. W. Hendrick; Asst. Actuary, J. M. Surdam; Gen. Mgr., T. W. Hendrick.

DIRECTORS.—J. A. Archbald, C. D. Coyle, William H. Crosby, S. Ginsburg, T. W. Hendrick, Dr. Burt C. Johnson, George J. Meyer, W. E. Robertson, Walter F. Semon, J. Foster Warner, Harry Yates, Dr. Joseph W. Young, W. H. Schoellkopf, W. H. Hills, D. B. Levi.

WRITES.—Life, Accident and Health Insurance.

TERRITORY COVERED.—New York and Pennsylvania.

NORTH AMERICAN LIFE INSURANCE COMPANY OF CHICAGO,

36 South State street, Chicago, Ill. Organized New Jersey, January 12, 1907; Illinois, August 19, 1911.

OFFICERS.—Pres., John H. McNamara; V. Pres., Thomas M. Knox; 2d V. Pres., Albert Schurr; 3d V. Pres., Henry B. Overesch; Sec.-Treas., William P. Kent; Actuary, William O. Morris; Med. Dir., O. M. Knox, M.D.

DIRECTORS.—T. J. Fleming, William P. Kent, Thomas M. Knox, John H. McNamara, H. B. Overesch, Albert Schurr.

TERRITORY COVERED.—Ky., Mich., Minn., Mo., N. J., N. D., O., Okla., Pa., S. D., W. Va., Wis., Ill., Ind., Ia., Kas.

NORTH AMERICAN LIFE AND CASUALTY INSURANCE COMPANY,

Minneapolis, Minn.

OFFICERS.—Pres., Z. H. Austin; V. Pres., R. H. Wells; Sec., H. M. Little; Agcy. Supts., Arthur Fisher and Walter Fearn.

DIRECTORS.—Z. H. Austin, H. M. Little, D. D. McInnis, P. R. Seidel, D. E. McLennan, R. H. Wells, J. T. Litchfield, A. C. Egelston, W. T. Thwing, A. C. Randall.

WRITES.—Life, Accident and Health Insurance.

TERRITORY COVERED.—Minnesota, Wisconsin, South Dakota and North Dakota.

Life Insurance Companies—(Continued)

NORTH CAROLINA MUTUAL AND PROVIDENT ASSOCIATION, Durham, N. C.

OFFICERS.—Pres., Jno. Merrick; V. Pres., C. C. Spaulding; Sec.-Treas., A. M. Moore.

DIRECTORS.—E. R. Merrick, C. C. Spaulding, J. M. Avery, A. M. Moore and Jno. Merrick.

NORTHERN ASSURANCE COMPANY, Dime Bank Bldg., Detroit, Mich. Organized 1907.

OFFICERS.—Pres., Clarence L. Ayres; V. Pres., Henry S. Hull; Gen. Counsel, Fred H. Aldrich; Sec. and Actuary, Verne L. Tickner; Asst. Sec., Robert M. Brown; Cashier, Thomas M. Heuss; Auditor, George E. Leonard.

DIRECTORS.—Henry S. Hull, Fred H. Aldrich, Aaron L. Sibley, William C. Hopson, Charles T. Grawn, Archie A. Anderson, Clarence L. Ayres, Elbert J. Haynes, William J. Stapleton, Jr., James W. Glover, F. Dayton Davis.

WRITES.—Life Insurance.

TERRITORY COVERED.—Michigan, Ohio, Indiana, Pennsylvania.

NORTHERN LIFE INSURANCE COMPANY, Seattle, Wash. Organized 1906.

OFFICERS.—Pres., H. C. Henry; V. Pres. and Actuary, T. M. Morgan; V. Pres., J. T. McVay; Gen. Mgr., D. B. Morgan; Sec., Arthur P. Johnson; Asst. Sec., J. H. Sargent.

DIRECTORS.—H. C. Henry, J. W. Maxwell, D. B. Morgan, James B. Eagleson, J. T. McVay, T. M. Morgan, J. G. McFee, L. C. Henry, Chas. H. Lilly, E. L. Grondahl, T. S. Lippy.

TERRITORY COVERED.—Idaho, Washington, Alaska, Montana and Utah.

NORTHERN STATES LIFE INSURANCE COMPANY, Hammond, Ind. Organized May 31, 1910.

OFFICERS.—Pres., Dr. H. E. Sharrer; V. Pres., Mat. J. Brown; ad V. Pres., A. F. Rohrer; Sec., John D. Smalley; Asst. Sec., W. F. Mehrlich; Treas., Anton H. Tapper; Supt. of Agencies, C. C. Bonham; Consulting Actuary, Donald F. Campbell; Gen. Counsel, L. L. Bomberger.

DIRECTORS.—Dr. H. E. Sharrer, Mat. J. Brown, John D. Smalley, L. L. Bomberger, Anton H. Tapper, M. Rothschild, J. J. Ruff, Geo. M. Eder, Alvin F. Rohrer.

TERRITORY COVERED.—Indiana and Illinois.

NORTHERN STATES LIFE INSURANCE COMPANY, Minneapolis, Minn. Organizing.

OFFICERS.—Pres., E. C. Olsgard; V. Pres., F. A. Lander; Sec.-Treas., M. F. Wagner.

NORTH STATE LIFE INSURANCE COMPANY, Kinston, N. C. Organized 1906.

OFFICERS.—Pres., N. J. Rouse; Gen. Mgr., J. A. Herndon; V. Prests., J. F. Taylor, H. E. Moseley, D. F. Wooton; Sec., A. E. Rountree; Treas., J. E. Hood; Asst. Sec., S. R. Dunn.

DIRECTORS.—N. J. Rouse, J. E. Hood, J. A. McDaniel, E. J. Becton, H. E. Moseley, J. F. Taylor, D. F. Wooton.

TERRITORY COVERED.—North and South Carolina.

NORTHWESTERN LIFE INSURANCE COMPANY, Aberdeen, S. Dak. Organized January 2, 1908. Reorganized as a stock company September, 1912.

OFFICERS.—Pres., W. G. Wells; V. Pres., F. B. Gannon; Sec.-Treas., F. G. Suttle.

DIRECTORS.—W. G. Wells, F. M. Webb, G. W. Wright, F. B. Gannon, F. G. Suttle, H. Motley, D. T. Lane, I. Cavanaugh, H. J. Rock.

TERRITORY COVERED.—South Dakota.

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY, Milwaukee, Wis. Organized 1857.

OFFICERS.—Pres., George C. Markham; V. Pres., W. D. Van Dyke; Second V. Pres., P. R. Sanborn; Sec., A. S. Hathaway; Asst. Sec., E. D. Jones; Second Asst. Sec., T. J. Knox; 3d Assist Sec., G. L. Anderson; Auditor, W. R. Adams; Actuary, Percy H. Evans; Supt. of Agencies, George E. Copeland; Med. Dir., J. W. Fisher, M.D.

TRUSTEES.—A. K. Hamilton, F. C. Winkler, Fred. Vogel, Jr., Charles Allis, George C. Markham, H. F. Whitcomb, E. J. Lindsay, B. K. Miller, Chas. Nagel, W. D. Van Dyke, Mitchell Joannes, George H. Benzenberg, J. M. Olin, Z. G. Simmons, William Irvine, John E. Wilder, Francis F. Prentiss, Henry D. Harlan, Stuart H. Markham, L. J. Petit, E. D. Adler, A. J. Frame, Homer A. Miller, W. N. Fitzgerald, P. R. Sanborn,

Life Insurance Companies—(Continued)

Anson W. Mayhew, Percy C. Madeira, Frederick L. Sivyer, John Barnes, Percy H. Evans, Edward R. Tinker.

TERRITORY COVERED.—N. Y., Ill., Wis., Pa., O., Ia., Mich., Minn., Cal., Mo., Ind., Mass., Wash., N. J., Ky., Col., Neb., Conn., Okla., S. D., Kas., Va., Ga., Tenn., W. Va., Mont., Md., Idaho, Ore., N. D., D. C., N. C., Maine, Ariz., Utah, R. I., Nev., Vt., N. M., Wyo., N. H., Del. Ark., Texas.

NORTHWESTERN NATIONAL LIFE INSURANCE COMPANY, Nicollet avenue and 11th street, Minneapolis, Minn. Organized September 15, 1885.

OFFICERS.—Pres., John T. Baxter; V. Pres. and Med. Dir., Dr. Henry W. Cook; Sec., M. V. Jenness; Treas., Henry F. White; Actuary, Henry W. Allstrom; Supt. of Agencies, E. W. Hillweg; Asst. Sec., Hugh Pritchard; Asst. Actuary, H. S. Hale.

DIRECTORS.—T. B. Janney, F. A. Chamberlain, E. W. Decker, E. L. Carpenter, C. T. Jaffray, B. F. Nelson, A. A. Crane, J. A. Latta, John T. Baxter.

WRITES.—Life Insurance.

TERRITORY COVERED.—Ark., Cal., Colo., Idaho, Iowa, Kans., Minn., Mont., New Mex., Neb., N. D., S. Dak., Okla., Ore., S. D., Tex., Utah, Wash., Wyo.

OCCIDENTAL LIFE INSURANCE COMPANY, 2d and Copper streets, Albuquerque, New Mexico. Organized June 13, 1906.

OFFICERS.—Pres. and Gen. Counsel, A. B. McMillen; V. Pres., Sec., Man. Undr. and Actuary, George Roslington; Asst. Secs., W. L. Noneman and G. A. M. Willson; Purchasing Agt., George Partridge, Med. Dir., J. H. Roth, M.D.

DIRECTORS.—George Roslington, A. B. McMillen, J. H. Wroth, J. W. Poe, C. N. Blackwell.

WRITES.—Life, Accident and Health Insurance.

TERRITORY COVERED.—N. M., Ariz., Tex., Colo., Kans., Mo., Utah.

OCCIDENTAL LIFE INSURANCE COMPANY, 6th and Spring streets, Los Angeles, Cal. Organized June 30, 1906.

OFFICERS.—Pres., Joseph Burkhard; V. Prests., Seth A. Keeney, E. L. Blanchard, Herman J. Burkhard; Sec. and Gen. Mgr., Robert J. Giles; Treas., John W. Vaughn; Actuary, Francis M. Hope; Gen. Counsel, Benjamin E. Page; Med. Dir., W. W. Hitchcock; Asst. Med. Dir., Dudley Fulton.

DIRECTORS.—Joseph Burkhard, Seth A. Keeney, A. H. Busch, John W. Vaughn, Dr. W. W. Hitchcock, Herman J. Burkhard, Benjamin E. Page, E. L. Blanchard, T. H. Dudley, J. W. McKinley, J. F. Burkhard, Robert J. Giles.

WRITES.—Life, Accident and Health Insurance.

TERRITORY COVERED.—California, Nevada, Arizona, Oregon, Washington, Idaho, Utah.

OHIO NATIONAL LIFE INSURANCE COMPANY, 229 E. 6th street, Cincinnati, O. Organized September 9, 1909.

OFFICERS.—Pres., Albert Bettinger; V. Prests., J. T. Hatfield, A. H. Heisey; Sec. Treas. and Purchasing Agt., J. Dalbey Crawfis; Sec. Supt. of Agencies and Actuary, T. W. Appleby; Gen. Counsel, Walter Schmitt; Med. Dir. Dr. Geo. W. Brown.

DIRECTORS.—W. M. Donaldson, Geo. F. Dieterle, Albert Bettinger, J. T. Hatfield, F. B. Enslow, A. H. Reeder, M. L. Fennell, A. H. Heisey, C. B. Austin, H. F. Rauh, Isaac Kinsey, C. K. Sunshine, B. S. Leonard, Louis F. Blue, W. H. Hawley, Edward G. Kirn, J. B. Seymour.

TERRITORY COVERED.—Ohio, North Carolina, West Virginia, Kentucky.

OHIO STATE LIFE INSURANCE COMPANY, 33 N. High street, Columbus, Ohio. Organized February 26, 1906.

OFFICERS.—Pres., John M. Sarver; V. Prests., Irving S. Hoffmann, Irving Drew, Joel C. Clore; Sec., Joseph K. Bye; Treas. and Gen. Counsel, U. S. Brandt; Supt. of Agencies, W. Scott Boynton; Man. Undr., John M. Sarver.

DIRECTORS.—U. S. Brandt, E. B. Caldwell, Joel C. Clore, Irving Drew, James W. Halfhill, Charles G. Heckert, Frank A. Krapp, E. N. Lupfer, William C. Mooney, Frank L. Pfaff, Willis H. Ramsey, T. W. Rankin, John M. Sarver, A. D. Selby, C. E. Schilling, J. Edward Sauer, S. G. Prentiss, R. H. Campbell, Wm. V. Baker, Joseph K. Bye.

WRITES.—Life, Health and Accident Insurance.

TERRITORY COVERED.—Ohio, Indiana, Michigan, Kentucky, West Virginia.

OKLAHOMA NATIONAL LIFE INSURANCE COMPANY, Oklahoma City, Okla. Organized March 20, 1909.

OFFICERS.—Pres., O. E. McCartney; V. Urests., W. H. P. Trudgeon, J. F. Kroutil, W. F. Dietrich, K. Woodworth; Sec. Treas., J. S. Hilliard; Asst. Sec., H. O. Stark; Med. Dir. (acting), J. S. Hartford; Actuary, T. J. McComb; Gen. Counsel, Ledbetter Stuart & Bell.

Life Insurance Companies—(Continued)

DIRECTORS.—J. A. Henry, J. M. Robberson, J. B. Spragins, T. S. De Arman, O. E. McCartney, J. S. Hilliard, W. H. P. Trudgeon, O. J. Fleming, F. E. Herring, T. L. Wade, Julius Krouch.

WRITES.—Life, Health and Accident Insurance.

TERRITORY COVERED.—Ark., Okla., Tex., Kas.

OLD COLONY LIFE INSURANCE COMPANY, 37 W. Van Buren street, Chicago.

OFFICERS.—Pres., B. R. Nueske; V. Pres., A. W. Rathbun; Sec.-Treas., Joseph McGauley; Asst. Sec., E. E. Clark; Asst. Treas., J. Swenie.

DIRECTORS.—W. A. Vawter, J. H. Krause, J. L. Bobo, A. W. Rathbun, A. B. Irwin, A. F. Poehlmann, A. T. Mathewson, C. E. Bottsford, J. M. Speer, G. A. Chritton, W. G. Strong, A. S. Craig, H. Dyrenforth, S. Schiele, J. H. Notley.

TERRITORY COVERED.—Ark., Mich., Minn., Neb., Okla., S. D., Tenn., Wis.

OLD LINE LIFE INSURANCE COMPANY OF AMERICA, Milwaukee, Wis. Organized 1910.

OFFICERS.—Pres., Rupert F. Fry; V. Pres., William A. Starke; Second V. Pres., F. X. Bodden; Sec. and Treas., John E. Reilly; Gen. Counsel, Lawrence A. Olwell; Medical Dir., F. B. Golley.

DIRECTORS.—M. L. Bunnell, Frank J. Kipp, A. J. Mayer, F. X. Bodden, M. H. Raymond, Thomas H. Rice, William A. Starke, Rupert F. Fry, W. C. Stone, Frank J. Lauerman, Patrick Nowd, Jno. E. Reilly, Aug. Richter, Jr., Adam Gettelman, T. J. Fringle.

WRITES.—Life, Accident and Health Insurance.

TERRITORY COVERED.—Wis., Mich., Ill.

OREGON LIFE INSURANCE COMPANY, Corbett Bldg., Portland, Ore. Organized February 24, 1906.

OFFICERS.—Pres., A. L. Mills; First V. Pres., Adolphe Wolfe; Second V. Pres., Louis G. Clarke; Third V. Pres., William Pollman; Sec., Sanford Smith; Treas., C. F. Adams; Mgr., C. S. Samuel; Consulting Actuary, J. W. Glover; Gen. Counsel, Teal, Minor & Winfree; Med. Dir., A. J. Giesy, M.D.

DIRECTORS.—A. L. Mills, William Pollman, J. N. Teal, Adolphe Wolfe, C. F. Adams, H. L. Corbett, Jefferson Myers, George Stoddard, Louis G. Clarke, W. P. Olds, A. H. Devers, J. T. Peters, J. H. Booth, S. B. Barker.

WRITES.—Life Insurance.

TERRITORY COVERED.—Oregon.

OUR HOME LIFE INSURANCE COMPANY, Jacksonville, Fla. Organized November 15, 1909. Commenced business April 18, 1910.

OFFICERS.—Pres., Clifford R. Allen; 1st V. Pres., J. A. McLaurin; 2d V. Pres., R. S. Hall; 3d V. Pres. and Sec., F. C. Burnham; 4th V. Pres., G. W. Rhodes; Treas., W. H. Milton; Supt. of Agencies, H. L. Bethel; Man. Undr., F. C. Burnham; Actuary, Walter C. Wright, Boston, Mass.

DIRECTORS.—G. W. Rhodes, C. L. Leggett, W. C. Townsend, W. H. Milton, H. E. Palmer, F. C. Burnham, D. A. Simmons, C. R. Allen, J. A. McLaurin, D. A. Avant, John Gifford, R. S. Hall, D. J. Jones, L. C. Powell, J. R. Williams.

TERRITORY COVERED.—Florida.

PACIFIC MUTUAL LIFE INSURANCE COMPANY OF CALIFORNIA, Los Angeles, Cal. Organized December 28, 1867.

OFFICERS.—Pres., George I. Cochran; V. Prests., Gail B. Johnson, Danforth M. Baker, Lee A. Phillips, Rich. J. Mier; Sec., C. I. D. Moore; Asst. Secs., Alfred W. Morgan, Harry E. Moore, Stanley F. McClung; Treas., Gail B. Johnson; Actuary, Alfred G. Hann; Med. Dir., W. W. Beckett, M.D.

DIRECTORS.—Danforth M. Baker, W. W. Beckett, H. G. Brainerd, Joseph H. Clark, George I. Cochran, W. H. Crocker, W. H. Davis, J. C. Drake, John R. Haynes, Gail B. Johnson, Milbank Johnson, C. I. D. Moore, Rich. J. Mier, Isaac Milbank, John B. Miller, Lee A. Phillips, Lucien Shaw.

WRITES.—Life, Personal Accident and Sickness Insurance.

TERRITORY COVERED.—All the States except Alaska, Conn., Del., Guam, Me., Mass., N. H., N. J., N. Y., Philippine Islands, Porto Rico, Wis. Also licensed to write Accident Insurance only in Conn., Del., N. J., N. Y., Wis.

PAN-AMERICAN LIFE INSURANCE COMPANY.—Whitney Central Bldg., New Orleans, La. Organized April 28, 1911.

OFFICERS.—Pres., Crawford H. Ellis; V. Pres. and Gen. Mgr., E. G. Simmons; V. Prests., W. B. Thompson, A. Dumser; Sec., James E. Woodward; Treas., F. W. Gleason; Supt. of Agencies, C. D. Corey; Medical Dir., Marion Souchon; Gen. Counsel, E. J. McGivney.

Life Insurance Companies—(Continued)

DIRECTORS.—Crawford H. Ellis, E. G. Simmons, W. B. Thompson, A. Dumsier, E. J. McGivney, Dr. Marion Souchon, James P. Ford, Thomas S. Witherspoon, Buckner Chipley.

WRITES.—Life Insurance.

TERRITORY COVERED.—Domestic: Louisiana, Mississippi, Georgia, Florida, Texas, North Carolina, Alabama, Arkansas, Virginia, Indiana, Illinois, Missouri, Kentucky, West Virginia, Pennsylvania. Foreign: Costa Rica, Republic of Panama, Canal Zone, Spanish Honduras, British Honduras, Guatemala, Cuba, Salvador, Nicaragua.

The Pan-American Life Insurance Company of New Orleans, Louisiana, was organized under the Louisiana laws, March 28th, 1911, and began business exactly one year later. By the latter date it had paid into its capital account \$655,830.00. In April, 1913, the paid in capital was increased to \$925,000.00, and one year later it reached the \$1,000,000 originally authorized.

The Company is ably managed and its growth has been steady. Its reputation for claim payments and care of its policyholders' interests is excellent. It writes only non-participating insurance. At present it is licensed in Alabama, Arkansas, Florida, Georgia, Illinois, Indiana, Kentucky, Louisiana, Mississippi, Missouri, North Carolina, Pennsylvania, Texas, Virginia and West Virginia. It also operates in the Central American Republics and in Cuba. Premium rates are adjusted to adequately provide for the increased mortality in these countries.

On December 31, 1916, the Company had admitted assets of \$5,497,509.94, net reserves of \$3,648,317, a capital of \$1,000,000, a net surplus of \$381,661.84. Its premium receipts for 1916 were \$1,402,339.17 and its total income for the year \$4,065,290.26, including assets received from other companies. It paid its policyholders during the year \$537,028.20 and had an income in excess of its disbursements of \$2,660,142.15. The amount of insurance in force December 31, 1916, was \$42,404,786.

The officers are: Crawford H. Ellis, president; E. G. Simmons, vice president and general manager; W. B. Thompson, A. Dumsier, vice presidents; James E. Woodward, secretary; F. W. Gleason, treasurer; Claude D. Corey, superintendent of agents; Dr. Marion Souchon, medical director; Eugene J. McGivney, general counsel.

The directors are: Crawford H. Ellis, Buckner Chipley, W. B. Thompson, A. Dumsier, E. J. McGivney, E. G. Simmons, Dr. Marion Souchon, James P. Ford, Thomas S. Witherspoon.

The officers in charge of the Company are men of ability and experience. Mr. Simmons, the vice president and general manager, was formerly with the State Life of Indiana, The Louisiana National Life and the Great Southern of Houston, Texas. He is well known in the insurance world, and his ability as an insurance executive is highly regarded.

The secretary, Mr. Woodward, who has been with the Pan-American since its organization, has had fifteen years experience in Home Office work, having been connected with the Life Insurance Company of Virginia in various capacities for ten years previous to his connection with this Company.

The general counsel, Mr. McGivney, was for fourteen years in charge of the Insurance Department of the State of Louisiana, as Assistant Secretary of State.

The directors are all active and successful business men of the highest standing, and the past record of the Company assures its future success.

PELICAN STATE INDUSTRIAL LIFE, ACCIDENT AND HEALTH INSURANCE COMPANY, New Orleans, La. Organizing.

OFFICERS.—Pres., Robert W. Wilson; V. Prests., Theodore Smith, J. B. FASTERLING, Charles Post.

DIRECTORS.—Jno. A. Barrett, Jno. Johnson, E. M. Weil, R. W. Wilson, Theodore Smith, J. B. FASTERLING, Charles Post.

PENINSULAR GUARDIAN LIFE AND ACCIDENT INSURANCE COMPANY OF MICHIGAN, 627-631 Majestic Building, Detroit, Mich. Organized June 12, 1908.

OFFICERS.—Pres., A. T. Donaldson; V. Prests., J. C. Robinson, J. Wochloz, E. T. Allen; Sec., C. A. Goodale; Asst. Sec. and Treas., M. Zimmermann; Med. Dir., H. W. Yates, M. D.; Gen. Counsel, H. C. Walters.

DIRECTORS.—F. J. Hirt, B. O. Purdy, C. F. Bach, R. Van Dyke, G. R. Brown, J. L. Snyder, E. A. Hudson, J. G. Gingrich, F. L. King, J. W. Betzing.

WRITES.—Life, Health and Accident Insurance.

TERRITORY COVERED.—Michigan and Indiana.

PENN MUTUAL LIFE INSURANCE COMPANY, Independence Square, Philadelphia, Pa. Organized February 24, 1847.

OFFICERS.—Pres., George K. Johnson; V. Pres., Lincoln K. Passmore; Second V. Pres., William H. Kingsley; Third V. Pres. and Mgr. Loan Dept., John W. Hamer; Sec. and Treas., John Humphreys; Actuary, J. Burnett Gibb; Mgr. of Agencies, Henry C. Lippincott; Supervisor of Applications and Death Claims, Harrison S. Gill; Asst. Sec.,

Life Insurance Companies—(Continued)

Sydney A. Smith; Assist. Treas., Paul Alexander; Mathematician, Frederic H. Garrigues; Gen. Counsel, George W. Pepper; Purchasing Agt., Joseph M. Conover.

TRUSTEES.—Richard S. Brock, Samuel B. Stinson, James Butterworth, Charles D. Barney, Edward T. Stotesbury, John B. Morgan, Charles S. W. Packard, E. Eldridge Pennock, J. Edward Durham, Clement B. Newbold, Morris L. Clothier, John Bancroft, Walter A. Bailey, William M. Coates, John S. Jenks, Jr.; J. Howell Cummings, James Crosby Brown, S. Pemberton Hutchinson, B. Dawson Coleman, Ezra DeForest, E. Walter Clark, Edward F. Henson, Howard W. Perrin, Percival S. Hill, W. Heyward Myers, Mortimer R. Miller, Wm. C. Sproul.

WRITES.—Life Insurance.

TERRITORY COVERED.—District of Columbia and United States, except Arizona, New Mexico, Texas.

PENNSYLVANIA MUTUAL INSURANCE COMPANY, Philadelphia, Pa.

OFFICERS.—Pres., John J. Coyle; V. Pres., F. J. McSorley; Sec., E. J. Moore; Treas., John O'Keefe.

DIRECTORS.—John C. Grady, J. B. Bauer, F. L. Temme, E. McCarey, Joseph Whelin, George H. Brooks, P. J. McCarthy, P. E. Coyle, J. F. Tubbs, A. Geiger, John W. Phillips.

TERRITORY COVERED.—Pennsylvania.

PEOPLES LIFE INSURANCE COMPANY OF ILLINOIS, 130 N. Fifth Ave., Chicago, Ill. Organized October 9, 1908.

OFFICERS.—Pres., Elon A. Nelson; V. Pres., Fremont Hoy; Sec.-Treas., A. Dwight Hoy; Actuary, L. J. Arnold; Gen. Counsel, W. H. Eckert.

DIRECTORS.—C. F. Hoy, E. A. Nelson, C. O. R. Stabeck, L. T. Hoy, A. M. Markle, M. L. Nelson, A. C. Osborn, Fremont Hoy, A. D. Hoy.

WRITES.—Life Insurance.

TERRITORY COVERED.—Illinois, Indiana, Michigan, Nebraska.

PEOPLE'S LIFE INSURANCE COMPANY, Peoples Life Bldg., Frankfort, Ind. Organized 1910.

OFFICERS.—Pres., Andrew A. Laird; V. Prests., John C. Shanklin, Charles N. Coverdale; Sec. and Purchasing Agt., Eugene O. Burget; Asst. Sec., Joseph G. Phipps; Treas., Hez. M. Cohee; Supt. of Agencies, Charles N. Coverdale; Med. Dir., Dr. Milton T. McCarty; Gen. Counsel, James V. Kent.

DIRECTORS.—Hezekiah M. Cohee, Milton T. McCarty, Andrew A. Laird, James V. Kent, Eugene O. Burget, Joseph G. Phipps, John Shanklin, C. N. Coverdale.

WRITES.—Life Insurance.

TERRITORY COVERED.—Indiana.

PEORIA LIFE INSURANCE COMPANY, Peoria, Ill. Organized February 17, 1908.

OFFICERS.—Pres., Emmet C. May; V. Pres., J. H. Hungate; Supt. of Agencies, Henry Loucks; Sec. and Actuary, George B. Pattison.

DIRECTORS.—Emmet C. May, John H. Hungate, George Arthur Clark, E. N. Woodruff, J. R. Paisley, George W. Parker, J. B. Wolfenbarger, Henry Loucks, G. B. Pattison.

TERRITORY COVERED.—Ill., Ia., Kan., Mich., Mo., Neb.

Incorporated October 23, 1907, the Peoria Life did not commence business until February 17, 1908. It had a paid-up capital of \$100,000. Its first operation was the reinsurance of the outstanding business of the Peoria Life Association, amounting to some \$3,000,000. During its first year the stockholders paid in \$61,362 to surplus account; at the present time they are receiving an annual dividend of 6 per cent. Up to May 6, 1912, the company wrote industrial as well as ordinary insurance, but on that date it reinsured all its industrial writings in the American Assurance Company, of Philadelphia, and has since confined itself to ordinary only. It divides its business into the two classifications of "total abstainers" and "general," and as a more favorable mortality has been experienced with the former than with the latter, extra dividends are allowed to them amounting to two and one-half per cent. of the expected cost on term policies and 5 per cent. on other forms. The history of the company has been one of regular and substantial successes, and its reputation throughout its territory is that of an honest, clean institution that sells the best of protection at moderate cost and meets all its obligations promptly and in full. It has accumulated strong resources, and is able to boast of a farm mortgage behind every policy. It issues both participating and non-participating contracts, the former on both annual and deferred dividend plans. The figures we here give are of 1916 and 1915, as of December 31 of each year, and will not only indicate the status of the company but its progress during the past year as well: Admitted assets, 1916, \$1,349,351—1915, \$1,062,387; capital, \$100,000; net surplus, 1916, \$46,503—1915, \$43,176; new insurance written, 1916, \$4,086,915—1915, \$4,080,691; outstanding insurance, 1916, \$17,301,460—1915, \$14,745,920; premium receipts, 1916, \$539,372—1915, \$479,469; total income in 1916, \$611,000—in

Life Insurance Companies—(Continued)

1915, \$531,767; payments to policyholders during 1916, \$90,121—during 1915, \$90,170; and excess of income over disbursements, 1916, \$277,199—1915, \$216,423. The officers are well-informed and experienced underwriters. President May, Secretary-Actuary Pattison and Superintendent of Agents Henry Loucks have been with the Company through the greater part of its existence, and conduct its affairs with conservatism and energy. They have made this as fine a company of its size as can be found anywhere in the country.

PHILADELPHIA LIFE INSURANCE COMPANY, 111 N. Broad street, Philadelphia, Pa. Organized April 17, 1906.

OFFICERS.—Pres., Andrew J. Maloney; V. Pres., Clifton Maloney; Sec., William H. Hubbard; Treas., Frank G. Combes; Mgr. of Agencies, Jackson Maloney; Actuary, Ernest M. Blehl; Med. Dir., Samuel W. Gadd, M.D.; Gen. Counsel, Duane, Morris & Heckscher.

DIRECTORS.—A. J. Maloney, W. H. Hubbard, Russell Duane, George W. Norris, Clifton Maloney, Thomas Bradley, J. F. Schaperkötter, George Bodenstein, Wm. F. Fell, George L. Low, Craig Atmore, Charles E. Goodman.

WRITES.—Life Insurance.

TERRITORY COVERED.—Cal., Del., D. C., Ill., Ind., Ky., Md., Mich., N. J., N. C., Ohio, Pa., S. C., Tenn., Va., W. Va.

The Philadelphia Life was incorporated and commenced business on April 17, 1906, taking over the Philadelphia Mutual Life. It is an interesting fact that no money was spent on the promotion and that no officer of the Company profited in any way by it. The record for new business in the first year remains one of the sensations of the life insurance history of the country; at the close of that year it had \$17,439,516 in force. On January 14, 1910, it reinsured the greater part of the business of the Pennsylvania Mutual Life. An amendment to the charter was secured in 1911 by which the writing of personal accident and health insurance was permitted, but this proved unsatisfactory and the risks of this character were reinsured in the Massachusetts Bonding and Insurance Company on June 15, 1914. In the meanwhile, on December 17, 1913, it took over the outstanding business of the Standard Life Insurance Company, of Camden, N. J., to a total of \$882,571. Thus by intensive cultivation and large individual operations the Philadelphia Life had secured, by the close of last year, insurance in force in the sum of \$27,664,642. The figures that follow show the status of the Company at the close of the 1916, and the same items are given in the data of 1915 the better to indicate the progress that is being made. Admitted assets, 1916, \$5,023,370—1915, \$4,549,623; capital, \$560,320; surplus, assigned and unassigned, 1916, \$790,757—1915, \$766,260; premium receipts 1916, \$667,646—1915, \$919,919; total income in 1916, \$1,230,769—in 1915, \$1,226,659; new business paid for in 1916, \$5,285,054—in 1915, \$3,903,651; and gain in insurance in force, 1916, \$2,201,001—in 1915, \$419,047. The Company writes participating policies only, and practically all the business now in force is on the annual dividend plan. The experience of the Philadelphia Life has been interesting and progressive. It has been conducted with conservatism and economy, has scored a fine success throughout, has worked upon strictly scientific grounds of actuarial and administrative activity, and commands itself to the good opinions of the public by its eminently satisfactory care of its policyholders' interests. The enterprise and energy of the management augur well for the future prosperity of the Company. President Maloney is a lawyer and has been in active practice for the greater part of a half century. He was one of the chief factors in the incorporation of the Company, and its present successful basis of operation is the outcome of alterations he introduced into the original plan. Secretary Hubbard is another of the incorporators, and has been active in the management since its organization. He and President Maloney are the only two officers left of the original promoters.

PHOENIX MUTUAL LIFE INSURANCE COMPANY, Hartford, Conn. Organized May, 1851.

OFFICERS.—Pres., John M. Holcombe; V. Pres., Archibald A. Welch; Sec., Silas H. Cornwell; Asst. Sec., Harry E. Johnson; Agency Mgr., Winslow Russell; Asst. Sec., Oliver M. Thurman; Actuary, Archibald A. Welch; Asst. Agency Mgr., C. A. Secoy.

DIRECTORS.—John M. Holcombe, Charles E. Gross, Archibald A. Welch, Charles M. Jarvis, Frank L. Wilcox, John P. Elton, Louis R. Cheney, James P. Andrews, Atwood Collins, Silas H. Cornwell, Winslow Russell, Joseph R. Ensign, Geo. Dwight Pratt, Frank Cheney, Jr.

TERRITORY COVERED.—All States and Territories except Alaska, Ariz., Fla., Guam, Hawaii, Ida., La., Mont., Nev., N. M., Ore., Philippines, Porto Rico, S. C., Tex., Wis.

PIONEER LIFE INSURANCE COMPANY OF AMERICA, Republic Bldg., Kansas City, Mo. Organized March 3, 1907.

OFFICERS.—Pres., John W. Cooper; V. Pres., James Cowgill and P. R. Schweich; Sec., R. C. Van Dyke; Gen. Counsel, A. L. Reeves; Med. Dir., Dr. Frank B. Hiller.

Life Insurance Companies—(Continued)

DIRECTORS.—James Cowgill, B. H. Berkshire, A. L. Reeves, Wm. T. Kemper, P. R. Schweich, Bruce Dodson, William G. Holt, Dr. Frank B. Hiller, Edmond H. Moore, John W. Cooper, E. M. Harber, E. L. Miller, C. M. Howell.

WRITES.—Life Insurance.

TERRITORY COVERED.—Missouri and Kansas.

PIONEER LIFE INSURANCE COMPANY OF NORTH DAKOTA, Fargo, N. Dak. Organized September 18, 1907.

OFFICERS.—Pres., Arthur F. Hall; V. Prests., T. D. Hughes, D. B. Ninde; Sec. and Actuary, A. L. Dern; Treas., W. W. Scott; Supt. of Agencies, T. D. Hughes; Med. Dir., G. A. Carpenter; Gen. Counsel, D. B. Ninde.

DIRECTORS.—W. W. Scott, T. D. Hughes, A. L. Dern, Arthur F. Hall, D. B. Ninde, E. H. Redding, Franklin B. Mead.

WRITES.—Life Insurance.

TERRITORY COVERED.—North Dakota, South Dakota, Minnesota, Montana, Idaho.

PITTSBURGH LIFE AND TRUST COMPANY, Liberty avenue and Federal street, Pittsburgh, Pa. Organized June 28, 1902.

OFFICERS.—Pres., W. Howard Nimick; V. Prests., James J. Donnell, Howard S. Sutphen, W. C. McCausland; Comptroller, Frederick C. Parsons; Sec.-Treas., James H. Mahan; Gen. Counsel, Frank Ewing; Mgr. of Agencies, Howard S. Sutphen; Actuary, E. O. Dunlap; Med. Dir., H. A. Miller, H. A. Baker; Asst. Secs., E. O. Dunlap, Frank Ewing, C. A. McCrea.

DIRECTORS.—James J. Donnell, W. W. Blackburn, W. Howard Nimick, W. C. McCausland, James Carothers, Robert Garland, V. Q. Hickman, W. I. Berryman, Fred W. Kiefer, W. H. Seif, Frederick C. Parsons, John H. Murdoch, Hon. E. F. Acheson, G. W. Johnson, James H. Mahan, Earl O. Dunlap, Howard S. Sutphen.

WRITES.—Life, Health and Accident.

TERRITORY COVERED.—Ala., Cal., Colo., Dist. of Col., Ga., Ill., Ind., Ia., La., Md., Mich., Miss., Mo., Nev., N. Y., N. C., O., Okla., Ore., Penn., Tenn., Tex., Va. and W. Va.

The Pittsburgh Life & Trust was incorporated under the Pennsylvania laws; but although the date of incorporation was June 28, 1902, it did not begin writing until the first of the following year. More than \$1,000,000 has been paid in by stockholders on account of capital and surplus. Soon after getting started, the Company reinsured the business of the Northern Central Life of Toledo, O., which amounted to about \$5,500,000; then, in 1906, it took over the big Security Trust & Life of Philadelphia, by which it secured nearly \$3,000,000 of gilt-edged assets; and in the closing days of 1908 it carried through its most sensational operation in reinsuring the entire business of the Washington Life, of New York. This last move was of so great a character that the examiners of the several State insurance departments took turns at examining the Company, but all were obliged to give it a clean bill of health. The success of the Company has been practically uninterrupted from the beginning. It has been favored with a fair mortality, has been fortunate in its investments, practices scrupulous economy, and offers unquestionable protection at exceptionally low net cost. The following figures show the standing of the Company at the close of 1916, as also for the year preceding, for purposes of comparison: Admitted assets, 1916, \$24,001,572—1915, \$23,865,460; surplus, 1916, \$1,609,966—1915, \$1,535,525; premiums received in 1916, \$3,278,725—in 1915, \$3,091,572; total income, 1916, \$4,431,236—1915, \$4,143,171; payments to policyholders, 1916, \$3,174,757—1915, \$3,135,537; new business written in 1916, \$22,452,858—in 1915, \$19,474,073; and insurance in force, 1916, \$115,713,916—1915, \$108,524,009. The death of President William C. Baldwin, late in 1916, was followed, in January, 1917, by the election of the presidency of W. Howard Nimick, a prominent financier and banker of Pittsburgh, who had been an officer and director of the Company since its organization, and was its first president. The agency interests are largely in the very capable hands of Vice President Howard S. Sutphen, one of the ablest of the younger Company executives.

POSTAL LIFE INSURANCE COMPANY, 511 Fifth avenue, New York City. Organized November 12, 1904.

OFFICERS.—Pres., William R. Malone; V. Prests., William S. Russel; Sec., Wesley Sisson; Treas., William H. Mendel; Actuary, Charles W. Jackson; Gen. Counsel, Charles C. Lockwood.

DIRECTORS.—William R. Malone, William H. Mendel, Wesley Sisson, William S. Russell, Frank C. Hoyt, Theodore C. Visscher, John A. Slicher, H. E. Payne, George H. Grone, Franklin Brooks, Allen Dawson, J. W. Young, Frank E. Howe, Anson J. Moore, Elmer Dover.

WRITES.—Life Insurance.

TERRITORY COVERED.—Licensed in New York. Receives business from all sections through the mails; has no local representatives in charge of territory.

Life Insurance Companies—(Continued)

PRAIRIE LIFE INSURANCE COMPANY, 17th and Harney streets, Omaha, Neb. Organized June 24, 1913.

OFFICERS.—Pres. and Med. Dir., W. R. McGrew; V. Pres. and Treas., M. W. Thornburg; V. Pres., M. J. Flynn; Sec. and Gen. Mgr., F. R. Jones; Gen. Counsel, T. W. Blackburn.

DIRECTORS.—F. R. Jones, M. J. Flynn, W. R. McGrew, J. L. Tennant, M. W. Thornburg, H. J. Colburn, T. W. Blackburn.

TERRITORY COVERED.—Neb., Ia., S. D., Minn.

PREFERRED LIFE INSURANCE COMPANY OF AMERICA, Michigan Trust Bldg., Grand Rapids, Mich. Organized October 25, 1909.

OFFICERS.—Pres., Wm. A. Watts; V. Pres., E. Golden Filer, Claude Hamilton, William H. Gay; Sec., R. S. Wilson; Treas., Clay H. Hollister; Consulting Actuary, J. M. Emery; Gen. Counsel, Kleinhaus, Knappen & Uhl; Med. Dir., Alex. M. Campbell.

DIRECTORS.—Lewis H. Withey, Henry Idema, C. W. Garfield, Clay H. Hollister, Claude Hamilton, John B. Martin, Guy W. Rouse, R. W. Irwin, Lee M. Hutchins, Arthur H. Vandenberg, Van A. Wallin, William H. Gay, A. G. Dickinson, L. A. Cornelius, William A. Watts, E. Golden Filer, Frank J. Cobbs, Patrick Noud, R. E. Olds, Charles A. Peck, Charles J. Tolonen, Stuart E. Knappen.

WRITES.—Life Insurance.

TERRITORY COVERED.—Michigan, Ohio, Minnesota.

PRESBYTERIAN MINISTERS' FUND, Commonwealth Bldg., Philadelphia, Pa. Chartered January 11, 1759.

OFFICERS.—Pres., Perry S. Allen; Sec., A. M. Clifford; Treas., J. C. Neff; Actuary, Perry S. Allen.

DIRECTORS.—Perry S. Allen, J. Gray Bolton, John E. Faunce, William P. Fulton, Geo. H. Stuart, L. Y. Graham, M. J. Hyndman, Craig W. Liggett, E. Augustus Miller, T. Elliott Patterson, W. S. Furst.

WRITES.—Life, Endowment, Annuities, and Monthly Installment Insurance.

The Presbyterian Ministers' Fund is, in many particulars, the most interesting life insurance institution in the new world; not alone because it is the oldest, but because it has employed some of the most approved ideas of the business generations in advance of its competitors; because it has never contested a claim, and because it has not only been a genuine philanthropy but a financially successful one as well. The membership of the Fund is limited to the clergy of all the Protestant churches, their wives, and students of the ministry in those denominations; and while it writes life, endowment, annuities and monthly installment insurance, all policies are on the annual dividend plan. It is purely mutual throughout. The present year, 1917, really marks the 200th anniversary of the Fund; for it was in 1717 that the subscription of thirty-seven pounds was made "for pious uses" by fourteen members of the Philadelphia Presbyterian Synod and the beginning thus laid of the flourishing organization of to-day. The Fund was incorporated in 1759, and in 1888 adopted its present name instead of the long and unwieldy title it had borne so long. Among the advanced ideas employed by this institution, prior to all others, might be mentioned such seemingly modern principles as non-forfeiture, income insurance, economy and safety. The financial strength is surprising: At the close of 1916 its admitted assets totaled \$7,826,171; its surplus stood at \$742,992; it had a special reserve of \$277,680; net reserve of \$6,804,327; outstanding insurance of \$23,620,000; a total income for the year of \$1,331,861; had written \$2,793,000 of new insurance during the year, and paid out to policyholders during the same year \$675,776. It closed the 196 books with a membership of 14,201. The period of the Fund's greatest prosperity has been that of its present administration, which has been in control for twenty-three years. Perry S. Allen, the president and actuary, has proven a great leader and has surrounded himself, after the manner of born leaders, with associates of ability. During his administration the resources have increased 14½ times, and the insurance in force has grown from \$2,500,000 to \$23,620,000.

PROTECTIVE LEAGUE LIFE INSURANCE COMPANY, 364 West William street, Decatur, Ill. Organized September 15, 1914.

OFFICERS.—Pres., J. R. Paisley; V. Pres., Walter R. Kimzey; Sec., H. W. Shafer; Treas., Geo. L. Tipton; Supt. of Agencies, J. R. Paisley; Actuary, T. C. Rafferty; Med. Dir., E. J. Brown.

DIRECTORS.—J. R. Paisley, H. W. Shafer, Walter R. Kimzey, Geo. L. Tipton, R. P. Boulton, Jas. W. McElvain, Salem Ely, C. A. Weaver.

TERRITORY COVERED.—Ill., Iowa, Mo., Kans., Neb., Okla.

PROTECTIVE LIFE INSURANCE COMPANY, Empire Bldg., Birmingham, Ala. Organized July 24, 1907.

OFFICERS.—Pres., William D. Jelks; V. Pres., Richard W. Massey; Sec., Clarence

Life Insurance Companies—(Continued)

J. Palmer; Treas., W. W. Crawford; Supt. of Agencies, E. L. Moore; Gen. Counsel, Cabaniss & Bowie; Med. Dir., W. G. Harrison, M. D.

DIRECTORS.—Charles Henderson, R. A. Mitchell, Robert Jemison, Sr.; William A. Davis, J. J. Shannon, E. H. Cabaniss, S. J. Bowie, John L. Kaul, G. R. Harsh, Frank Nelson, J. H. Wilson, W. W. Crawford, W. G. Harrison, Richard W. Massey, Clarence J. Palmer, William D. Jelks.

WRITES.—Life Insurance.

TERRITORY COVERED.—Alabama, Mississippi, Texas.

PROVIDENT LIFE INSURANCE COMPANY, Hippee Bldg., Des Moines, Ia. Organized July 7, 1913.

OFFICERS.—Pres., B. F. Carroll; V. Pres., J. B. Butler; Sec., Wm. Buxton, Jr.; Asst. Sec., Paul W. Carroll; Auditor, J. F. Wissler; Gen. Counsel, Parker, Parrish & Miller.

DIRECTORS.—B. F. Carroll, J. B. Butler, Scott Skinner, C. F. Johnston, Wm. Buxton, Jr.; Dr. A. C. Page, D. D. Murphy, Dr. M. Bannister, W. E. Miller.

WRITES.—Life Insurance.

TERRITORY COVERED.—Iowa and Minnesota.

PROVIDENT LIFE INSURANCE COMPANY, of Bismarck, N. D. Organized March 8, 1915.

OFFICERS.—Pres., W. C. Taylor; V. Pres., O. S. Basford; Sec., F. L. Conklin; Asst. Sec., H. B. Beach; Supt. of Agencies, F. L. Conklin; Actuary, H. B. Beach; Med. Dir., W. H. Bodenstad; Gen. Counsel, John Knauf.

DIRECTORS.—J. L. Bell, F. L. Conklin, W. H. Bodenstad, H. H. Dahl, O. S. Basford, W. L. Richards, H. B. Allen, H. H. Steele, W. H. Mann, L. S. Platou, John Knauf, W. C. Taylor, Jno. E. Reuter.

PROVIDENT LIFE AND TRUST COMPANY OF PHILADELPHIA, PA., N. W. corner Fourth and Chestnut streets, Philadelphia, Pa. Organized March 22, 1865.

OFFICERS.—Pres., Asa S. Wing; V. Prests., J. Barton Townshend, John Way, M. Albert Linton; Sec., C. Walter Borton; Agency Sec., William S. Ashbrook; Treas., Samuel H. Troth; Mgr. Ins. Dept., Matthew Walker; Supt. of Agencies, Thomas R. Hill; Insurance Supervisor, J. Smith Hart; Actuary, David G. Alsop; Gen. Counsel, J. B. Townshend, Jr.; Charles C. Morgan, Howard M. Cooper; Purchasing Agt., A. G. Scattergood; Med. Dir., Charles H. Willits, M. D.

DIRECTORS.—Asa S. Wing, Robert M. Janney, Marriott C. Morris, Joseph B. Townshend, Jr.; John B. Morgan, Frederic H. Strawbridge, John Thompson Emlen, Morris R. Bockius, Henry H. Collins, Levi L. Rue, George Wood, Charles H. Harding, J. Whitall Nicholson, Parker S. Williams, George H. Frazier.

WRITES.—Life Insurance and Annuities.

TERRITORY COVERED.—Cal., Colo., Conn., Del., D. C., Ga., Ind., Ill., Iowa, Kans., Mass., Md., Me., Mich., Minn., Mo., Neb., N. D., N. H., N. J., N. Y., N. C., Ohio, Ore., Pa., R. I., S. D., Tenn., Va., Vt., Wash., W. Va.

PROVIDERS' LIFE INSURANCE COMPANY, Chicago, Ill. Organized 1916.

OFFICERS.—Pres., Dr. M. F. Bozinch; V. Prests., J. T. Fortin, J. M. Kleczewski, J. S. Kleczewski; Sec., S. Sikorski; Asst. Sec., W. S. Miroslawski; Treas., W. S. Miroslawski; Actuary, Harris E. Vineberg; Med. Dir., Dr. R. G. Tenerowicz; Gen. Counsel, Charles M. Haft.

DIRECTORS.—Dr. M. F. Bozinch, J. T. Fortin, R. G. Tenerowicz, J. S. Bartkowski, J. M. Kleczewski, I. Bartkowski, Anton Krol, Simon Sikorski, J. S. Kleczewski, Victor Kuszner, F. Litoborski, W. S. Miroslawski, H. Becker, Karol Stahulock, Wm. Brzezinski, Wm. V. Wexberg, Wm. Habel.

TERRITORY COVERED.—Illinois.

PRUDENTIAL INSURANCE COMPANY OF AMERICA, 755-69 Broad street, Newark, N. J. Incorporated 1873. Commented business 1876.

OFFICERS.—Pres., Forrest F. Dryden; V. Pres. and Actuary, John K. Gore; V. Pres. and Comptroller, Wilbur S. Johnson; V. Pres. and Edward Gray; V. Pres. and Gen. Solicitor, Edward D. Duffield; Assoc. Gen. Solicitor, Alfred Hurrell; Gen. Counsel, Richard V. Lindabury; Treas., Edward Kanouse; Sec., Willard I. Hamilton; Cashier, Frederick A. Boyle; Asst. Actuary, Frederick H. Johnston; Statistician, Frederick L. Hoffman; Asst. Secs., Valentine Riker, George F. Williams, Fredk. A. C. Baker, Archibald M. Woodruff, Edwin F. Kulp, George W. Munsick, George B. Speer, Robert Gemmell, William R. Konow, Fred. W. Tasney; Asst. Actuary, Holger E. Krause; Med. Dir., Walter A. Jaquith; Consulting Med. Dir., Wm. Perry Watson; Assoc. Med. Dirs., J. Allen Patton, Paul Fitzgerald; Supervisors, George W. Gore, John H. Birkett, James L. Dexter, Harry Vliet, J. Albert Sandford, R. H. Elphinstone, Evander J. MacIver,

Life Insurance Companies—(Continued)

Frank E. Boyd, John W. Halsey, George W. Lewis; Supervisor of Publications, Harvey Thomas; Office Supervisors, W. W. Van Natta, Chas. A. Stonelake; Asst. Comptroller, Harry C. Thompson; Asst. Actuaries, George S. Mower, James F. Little; Asst. Med. Dir., Lewis F. MacKenzie; Asst. Treas., John W. Steadman; Supervisor Printing and Allied Depts., David A. McIntyre.

DIRECTORS.—Forrest F. Dryden, Edward Kanouse, William T. Carter, James S. Alexander, Wilbur S. Johnson, Richard V. Lindabury, John K. Gore, Bennet Van Syckel, Gilbert Collins, Edward Gray, Edward D. Duffield, Howard Bayne, S. S. Dennis, F. A. Boyle, Moses Taylor Pyne. Appointed by the Chancellor from the Policyholders, Edward J. Ill, Edwin A. Stevens, Isaac F. Roe.

WRITES.—Life Insurance.

TERRITORY COVERED.—United States and Canada.

PRUSSIAN LIFE INSURANCE COMPANY, Berlin, Germany. U. S. Branch, Farmington avenue and Broad street, Hartford, Conn.

OFFICERS.—U. S. Dept., C. F. Sturnhahn, Gen. Atty.; W. C. Scheide, resident manager.

UNITED STATES TRUSTEES.—R. W. Huntington, Jr.; A. A. Welch, G. H. Burt.

TERRITORY COVERED.—All of United States for reinsurance; special licenses in Colo., Conn., Ill., Ind., Mass., N. J., N. Y., Ore., Tex.

PUBLIC SAVINGS INSURANCE COMPANY OF AMERICA, 147 E. Market street, Indianapolis, Ind. Organized January 3, 1910.

OFFICERS.—Pres., H. Thomas Head; V. Prests., M. C. Leeth, William F. Fox; Sec. Treas., Charles W. Folz; Actuary, J. Frank Haight; Gen. Counsel, Korbly & New; Med. Dir., Dr. M. C. Leeth.

DIRECTORS.—L. C. Boyd, William M. Elles, Charles W. Folz, William F. Fox, H. Thomas Head, Bernard Korbly, Dr. M. C. Leeth, B. F. Miller, C. A. O'Connor, George Vondersaar, Dr. C. G. Winter.

WRITES.—Life Insurance.

TERRITORY COVERED.—Indiana.

PURITAN LIFE INSURANCE COMPANY, 70 Westminster street, Providence, R. I. Organized April, 1907. Commenced business November, 1907.

OFFICERS.—Pres., Darius L. Goff; V. Prests., Walter Callender, Robert P. Brown; Sec. and Asst. Treas., Clinton C. White; Mngr. Actuarial Dept., Henry S. Redstone; Gen. Counsel, John S. Murdock; Med. Dir., Dr. E. D. Chesebro.

DIRECTORS.—Darius L. Goff, Robert P. Brown, Walter Callender, Edmund D. Chesebro, H. L. Fenner, Lyman B. Goff, John H. Hambly, Arthur Henius, John S. Murdock, A. J. Pothier, Charles Perry, Edward H. Rathbun, Oscar Swanson, Henry G. Thresher, George B. Waterhouse, Clinton C. White.

WRITES.—Life Insurance.

TERRITORY COVERED.—R. I. and Conn.

PURITAN LIFE AND ANNUITY INSURANCE COMPANY, Columbus, O. Organizing.

QUICK PAYMENT OLD LINE LIFE INSURANCE COMPANY, Bonne Terre, Mo.

OFFICERS.—Pres., John C. Seger; Sec., Irvan L. Page.

REGISTER LIFE INSURANCE COMPANY, 617 Brady street, Davenport, Ia. Organized April 17, 1889.

OFFICERS.—Pres., Dr. G. E. Dicker; V. Pres., John H. Schaefer; Sec. and Treas., Louis E. Knocke; Actuary, Adam E. Littig; Gen. Counsel, Charles Grilk.

DIRECTORS.—Louis E. Knocke, Dr. George E. Decker, H. J. Zench, Charles Grilk, R. W. Cram, F. B. Yetter, J. H. Schaefer, George S. Johnson, E. C. Crossett, Park T. Burrows, William H. Etzel, Charles Duncan.

WRITES.—Life Insurance.

TERRITORY COVERED.—Iowa.

RELIABLE LIFE AND ACCIDENT INSURANCE COMPANY, Wainwright Bldg., St. Louis, Mo. Organized December 28, 1911.

OFFICERS.—Pres., Bernal L. Tatman; Sec., August A. Jakel; Supt. of Agencies, Dr. Chas. L. Mattes; Gen. Counsel, Geo. Eigel.

DIRECTORS.—Bernal L. Tatman, A. A. Jakel, C. L. Mattes, Geo. Eigel, W. H. Steele, K. M. Tebel, B. E. Tatman.

WRITES.—Industrial, Life, Health and Accident.

TERRITORY COVERED.—Missouri.

Life Insurance Companies—(Continued)

RELIABLE LIFE INSURANCE COMPANY, New Orleans, La. Organizing.

OFFICERS.—Pres., Louis Hufft; V. Pres., Marshall M. Bradburn; Second V. Pres., J. H. Schluter; Third V. Pres., John Ellerman; Gen. Counsel, Arthur J. Peters; Sec. and Actuary, Dr. John H. Kumpfert; Treas., William Pfaff.

RELiance LIFE INSURANCE COMPANY, 5th avenue and Wood street, Pittsburgh, Pa. Organized 1903.

OFFICERS.—Pres., James H. Reed; V. Prests., T. H. Given, H. G. Scott; Sec., H. G. Scott; Gen. Mnggr., E. G. McCormack; Mng. Undr., L. P. Gregory; Asst. Secs., L. P. Gregory, Jay N. Jamison, Thomas J. McKenna, Jr.; Supt. of Agencies, Angus Allmond and W. L. Wilhoite; Gen. Counsel, Reed, Smith, Shaw & Beal; Actuary, Jay N. Jamison.

DIRECTORS.—James H. Reed, T. H. Given, D. C. Noble, Joseph A. Herron, D. M. Clemson, Herbert DuPuy, William Walker, George L. Craig, Charles W. Friend, A. E. Braun, J. W. Painter, Edwin W. Smith, H. G. Scott, W. L. Curry, Hay Walker, Jr., Maurice Falk, Charles E. Pope.

WRITES.—Life, Accident and Health Insurance.

TERRITORY COVERED.—Cal., Fla., Ind., Md., Mo., N. C., Ore., Tenn., Wash., Ala., Colo., Ga., Ia., Mich., Neb., N. D., Pa., Tex., W. Va., Ariz., Del., Ida., Kans., Minn., Nev., Ohio, S. C., Utah, Wyo., Ark., D. C., Ill., Ky., Miss., N. M., Okla., S. D., Va., Alaska.

The Reliance Life was incorporated under the Pennsylvania laws on March 31, 1903, and commenced business on May 4 of that year. It organized with a capital of \$1,000,000 paid in cash, and a subscribed surplus of \$1,000,000. The Company has met with a fine success, working on sound actuarial principles, and accumulating strong assets and reserve funds. It has been economically administered, has enjoyed a mortality experience averaging only about 57 per cent. of the expected, and is highly regarded by the insuring public on account of its excellent record for prompt payment of claims. It writes only annual dividend and non-participating policies. At present it is operating in about forty of the more important States, where it conducts a health and accident business as well as life. The fine condition of the company at the close of last year is seen from the following figures; 1915 data is also given for purposes of comparison: Admitted assets, 1916, \$6,373,812—1915, \$5,520,185; surplus, 1916, \$285,848—1915, \$1,280,024; new insurance written in 1916, \$23,598,718—in 1915, \$18,411,662; total outstanding insurance, close of 1916, \$71,542,913—close of 1915, \$58,593,747; premium receipts in 1916, \$2,359,641—in 1915, \$1,817,109; total income in 1916, \$2,654,380—in 1915, \$2,058,776; payments to policyholders in 1916, \$656,345—in 1915, \$485,691.

RESERVE LOAN LIFE INSURANCE COMPANY, 429 No. Pennsylvania street, Indianapolis, Ind. Organized March, 1897.

OFFICERS.—Pres., Chalmers Brown; V. Prests., W. R. Zulich, E. A. Bellis; Sec. and Actuary, Guy L. Stayman; Treas., W. R. Zulich; Supt. of Agencies, M. M. Crabill; Counsel, Guilford A. Deitch; Med. Dir., F. L. Truitt.

DIRECTORS.—Chalmers Brown, W. R. Zulich, Guilford A. Deitch, Guy L. Stayman, E. A. Bellis.

WRITES.—Life and Accident Insurance.

TERRITORY COVERED.—Ala., Ark., Del., Fla., Ga., Ind., Mich., Minn., Miss., Mo., N. C., Ohio, Okla., Ore., Pa., S. D., Tenn., Tex., Va., Wash., W. Va., Ill., Ky., Kans., Iowa, Ill.

ROCKFORD LIFE INSURANCE COMPANY, Trust Bldg., Rockford, Ill. Organized March 21, 1910.

OFFICERS.—Pres., A. J. Lovejoy; V. Prests., P. A. Peterson, F. L. Brown; Sec. Treas., H. S. Burpee; Supt. of Agencies and Man. Undr., F. L. Brown; Actuary, R. B. Sturtevant; Gen. Counsel, E. D. Reynolds.

DIRECTORS.—A. J. Lovejoy, C. J. Lundberg, N. F. Thompson, H. S. Burpee, W. H. Cook, P. A. Peterson, A. P. Floberg, A. L. Maxwell, E. D. Reynolds, J. E. Tuite, F. L. Brown, R. K. Welsh.

WRITES.—Life Insurance.

TERRITORY COVERED.—Illinois and Indiana.

ROMAN STANDARD LIFE INSURANCE COMPANY, Manistee, Mich.

OFFICERS.—Pres., Robert Y. Speir; V. Prests., William Lloyd, Parm C. Gilbert; Sec., David E. Cole; Treas., Frank W. White.

DIRECTORS.—Robert Y. Speir, William Lloyd, Frank W. White, Parm C. Gilbert, Fred C. Wetmore, T. J. Elton, H. D. Robinson, Harry W. Huston, D. E. Cole, Chas. H. Morcy, Edward F. Parks, B. P. Barnes, Fred Lindbloom, A. R. Swarz, A. T. Brookins, Geo. B. Hicks, Le. A. Lewis.

TERRITORY COVERED.—Michigan.

Life Insurance Companies—(Continued)

ROYAL UNION MUTUAL LIFE INSURANCE COMPANY, 6th and Mulberry streets, Des Moines, Iowa. Organized March 15, 1886.

OFFICERS.—Pres., Frank D. Jackson; V. Prests., Sidney A. Foster, N. M. Hubbard, Jr.; Sec., Sidney A. Foster; Treas., Carl B. Pray; Gen. Counsel, N. M. Hubbard, Jr.
DIRECTORS.—Joseph S. Graydon, Frank D. Jackson, Sidney A. Foster, Carl B. Pray, Dr. James T. Priestley, John A. Graydon, N. M. Hubbard, Jr., D. J. Batsner, C. D. Boardman, L. M. Clausen.

WRITES.—Life Insurance.

TERRITORY COVERED.—Iowa, Kansas, Missouri, Ohio, Pennsylvania.

SAFETY FUND LIFE COMPANY, Minneapolis, Minn. Reorganized as a stock company, 1915.

SAN JACINTO LIFE INSURANCE COMPANY, Beaumont, Tex. Organized 1914.

OFFICERS.—Pres., H. M. Hargrove; V. Prests., W. H. Stark, C. H. Moore, Ed. Paggt, J. J. Nathan; Sec., J. S. Edwards; Asst. Sec., George A. Wells; Treas., B. R. Norvell; Atty., E. E. Townes; Actuary, J. M. Emery.

DIRECTORS.—J. S. Edwards, E. J. Emerson, J. A. Glen, H. M. Hargrove, J. Frank Keith, John L. Keith, W. F. Keith, J. J. Nathan, B. R. Norvell, H. A. Perlstein, S. W. Pipkin, J. H. Reagan, C. C. Roberts, F. L. Sheeks, R. E. Smith, H. F. Triplett, E. E. Townes, W. C. Tyrell, D. S. Wier, J. C. Wilson, A. C. Breedon, John T. Duncan, John H. Kirby, C. H. Moore, Ed. Paggt, W. H. Stark, J. G. Gray.

WRITES.—Life Insurance.

TERRITORY COVERED.—Texas and Louisiana.

SCANDIA LIFE INSURANCE COMPANY, 30 N. La Salle street, Chicago, Ill. Organized December 5, 1904. Commenced business April 14, 1905.

OFFICERS.—Pres., Nils A. Nelson; V. Pres. and Purchasing Agt., E. A. Olson; Sec.-Treas., C. H. Boman; Actuary, L. Grimes; Supt. of Agencies, Gilbert Knudtson.

TRUSTEES.—C. H. Boman, I. M. Anderson, E. A. Olson, E. P. Strandberg, Alfred G. Larson, L. G. Abrahamson, Nils A. Nelson, Theo. G. Northwall, N. P. Severin, A. G. Anderson, Theo. Freeman, A. J. Laurence, Andrew Ringman, Charles E. Wallin, W. A. Peterson.

WRITES.—Life Insurance.

TERRITORY COVERED.—Wash., Neb., S. D., N. D., Minn., Iowa, Mich., Ill., Conn.

SCRANTON LIFE INSURANCE COMPANY, 530-544 Spruce street, Scranton, Pa. Organized October 31, 1908.

OFFICERS.—Pres., James S. McAnulty; V. Pres., A. J. Connell, M.D.; Sec. and Man. Undr., William E. Napier; Asst. Sec., G. W. Swain; Treas., Madison F. Larkin; Supt. of Agencies, C. C. Sampson; Actuary G. W. Swain; Med. Dir., A. J. Connell.

DIRECTORS.—J. S. McAnulty, Hon. W. L. Connell, C. La Rue Munson, William P. Stevens, A. J. Connell, M. D.; Madison F. Larkin, John B. Fassett, Mortimer B. Fuller, W. E. Napier, Alfred E. Connell, Frederick W. Wollerton.

WRITES.—Life and Term Insurance.

TERRITORY COVERED.—Cal., Del., Ind., Ky., Pa., W. Va.

SECURITY LIFE INSURANCE COMPANY OF AMERICA, Rookery Bldg., Chicago, Ill. Organized 1902.

OFFICERS.—Pres., W. O. Johnson; V. Prests., Geo. C. Sale, S. W. Goss; Sec.-Treas., O. W. Johnson; Med. Dir., S. S. Werth, M.D.; Actuary, J. Charles Seitz; Gen. Counsel, F. W. Bull, Fletcher M. Durbin.

DIRECTORS.—W. O. Johnson, George W. Dixon, Charles Arthur Carlisle, P. A. Myers, G. C. Straus, E. D. Newman, Joseph E. Otis, Edgar A. Bancroft, George C. Gale, Irving Randall, O. W. Johnson.

WRITES.—Life Insurance.

TERRITORY COVERED.—Va., W. Va., Pa., Ky., Kans., Ind., Ill., Ohio, Mich., Cal., Ore., Ark., Mo.

SECURITY MUTUAL LIFE INSURANCE COMPANY, 12th and O streets, Lincoln, Neb. Organized October, 1895. Reorganized 1903.

OFFICERS.—Pres., W. A. Lindly; V. Pres., L. M. Keene; Sec., M. Weil; Asst. Sec., Wray A. Lindly; Treas., L. J. Dunn; Actuary, W. A. Lindly; Gen. Counsel, Field, Ricketts & Ricketts.

DIRECTORS.—M. Weil, L. J. Dunn, D. B. Cropsey, L. M. Keene, C. J. Guenzel, F. D. Mason, W. A. Lindly.

WRITES.—Life Insurance.

TERRITORY COVERED.—Iowa, Kansas, Missouri, Nebraska, South Dakota.

Life Insurance Companies—(Continued)

SECURITY MUTUAL LIFE INSURANCE COMPANY, Binghamton, N. Y. Organized November 6, 1886.

OFFICERS.—Pres., David S. Dickinson; V. Prests., W. G. Phelps, A. B. Howe; Sec., Charles A. La Due; Asst. Sec., F. C. Goodnough; Treas., James W. Manier; Supt. of Agencies, C. H. Jackson; Actuary, F. R. Brunner; Asst. Actuary, Leigh Morse; Gen. Counsel, H. D. Hinman.

DIRECTORS.—D. S. Dickinson, William G. Phelps, Charles M. Stone, George F. Lyon, Clarence F. Hotchkiss, Z. Bennett Phelps, James W. Manier, A. B. Howe, Harvey D. Hinman.

WRITES.—Life Insurance.

TERRITORY COVERED.—Ala., Ark., D. C., Ga., Idaho, Ill., Ind., Kas., Ky., Maine, Md., Mich., Minn., Miss., Mo., Neb., N. Y., N. C., N. D., Ohio, Okla., Ore., Pa., S. C., Tenn., Wash., W. Va., Wyo., Mont., Colo., Wis.

The Security Mutual was organized under the assessment laws of New York November 6, 1886. On May 1, 1898, it was re-incorporated as a stipulated premium company, and on December 31, 1899, it was again re-incorporated, this time as a level premium institution. The Company's development has been gradual but sound. It has won its way to public recognition as an excellent claim-payer, a dispenser of unquestionable protection at moderate rates, and an institution of large resources and able management. It is purely mutual and writes only annual dividend insurance. An interesting feature is the maintenance of a total abstinence class. An experience of fifteen years enables it to show a saving in mortality in this class of \$400,000, the number of deaths representing only 33% of the expected according to the tables. The Company carries about \$14,000,000 of insurance of this kind, and the total amount of business placed in this class in 1916 was \$4,201,000. The home office building is one of the finest business structures in Binghamton and one of the handsomest and most complete possessed by any insurance company of the country. The figures that follow show the standing of the Security Mutual at the close of last year, and its advance over the points reached at the close of 1915: Admitted assets, 1916, \$8,097,354—1915, \$7,628,612; net reserve, 1916, \$7,352,098—1915, \$6,864,985; surplus, 1916, \$215,319—1915, \$244,261; insurance in force, 1916 (notwithstanding the retirement of a large amount of the old assessment business), \$51,786,159—1915, \$48,916,938; new insurance written in 1916, \$9,477,043—in 1915, \$7,713,860; total income, 1916, \$2,147,261—in 1915, \$2,025,099; total payments to policyholders, 1916, \$1,096,206—1915, \$1,162,131; and excess of income over disbursements in 1916, \$410,938—in 1915, \$263,427. The men who compose the Board of Directors are of the character to establish the Company's reputation for strength and soundness. The officers are underwriters of long experience who have made excellent reputations for themselves by their able work with this and other companies.

SHENANDOAH LIFE INSURANCE COMPANY, Roanoke, Va. Organized 1916.

OFFICERS.—Pres., R. H. Angell; V. Prests., E. Lee Trinkle, E. W. Scott, Jr.; Agency Mgr., J. A. Gorham; Sec.-Treas., W. L. Andrews; Auditor, Louis St. John Thomas.

DIRECTORS.—W. L. Andrews, R. H. Angell, J. T. Bandy, W. W. Bird, C. F. Blanton, S. R. Brame, R. S. Brown, R. E. L. Chumbley, A. W. Davis, W. E. Driver, J. H. Dunkley, E. R. Flippo, W. H. Gardner, G. M. Garrett, L. R. Gills, E. F. Headley, W. J. Henson, H. W. Hicks, F. Kegley, C. L. King, J. E. Legard, G. C. Moomaw, E. D. Newman, S. H. Price, J. T. Puckett, E. W. Scott, Jr.; R. L. Seay, J. J. Sheahan, J. E. B. Smith, E. L. Trinkle.

WRITES.—Life Insurance.

TERRITORY COVERED.—Virginia, Tennessee, Florida.

SOUTHEASTERN LIFE INSURANCE COMPANY, Greenville, S. C. Organized October 1905.

OFFICERS.—Pres., T. O. Lawton, Jr.; V. Pres., F. A. Lawton; Sec., F. M. Phillippi; Treas., R. L. Bryant; Actuary, F. M. Phillippi; Gen. Counsel, A. H. Haynsworth.

DIRECTORS.—C. B. Earle, M.D.; C. W. Estes, E. A. Gilfillin, H. J. Haynsworth, F. A. Lawton, E. E. Geer, T. O. Lawton, Jr.; Thomas F. Parker, E. A. Smyth, A. D. L. Barksdale, F. M. Phillippi.

WRITES.—Life Insurance.

TERRITORY COVERED.—South Carolina.

SOUTHERN CO-OPERATIVE LIFE INSURANCE COMPANY, Fort Worth, Texas.

OFFICERS.—Pres., Wm. A. Bowen; V. Pres., O. S. Lattimore; Sec., G. T. Bludworth; Treas., W. M. Massie.

DIRECTORS.—G. T. Bludworth, D. M. Doyle, O. S. Lattimore, W. D. Littler, W. M. Massie.

TERRITORY COVERED.—Texas.

Life Insurance Companies—(Continued)

SOUTHERN UNION LIFE INSURANCE COMPANY, Waco, Tex. Organized January 18, 1909.

OFFICERS.—Pres., H. B. Mistrot; V. Prests., E. R. Nash, George W. Cole, Jr.; Sec.-Treas., James L. Mistrot; Supt. of Agencies, Tom W. Poynor; Actuary, Andrew Sigtenhorst.

DIRECTORS.—H. B. Mistrot, James L. Mistrot, E. R. Nash, J. D. Williamson, Charles Cobb, Jr.; George W. Cole, Jr.; W. W. Walton, Andrew Sigtenhorst, Tom W. Poynor.

WRITES.—Life and Accident Insurance.

TERRITORY COVERED.—Texas

SOUTHERN INSURANCE COMPANY, Nashville, Tenn. Organized 1900.

OFFICERS.—Pres., Frank M. Searight; V. Pres., A. R. King; Sec., Charles Q. Stephens; Cashier, Victor C. Carroll; Supt. of Agencies and Man. Undr., Milton E. Ridley; Actuary, Emmet T. Hall.

DIRECTORS.—J. Van Lindley, C. T. Mathews, J. W. Moore, Nat Ryan, E. T. Hall, William Hall, C. M. McDaniel, B. F. Allnut, M. E. Ridley, Ben F. McGrew, R. B. Currey, H. C. Guerin, Charles Q. Stephens, J. L. Stewart, C. H. Cherry.

TERRITORY COVERED.—Miss., S. C., Tenn.

SOUTHERN LIFE AND TRUST COMPANY, 112 E. Market street, Greensboro, N. C. Organized July 1, 1903.

OFFICERS.—Pres. and Mgr., A. W. McAlister; First V. Pres., R. G. Vaughn; Second V. Pres., A. M. Scales; Third V. Pres., R. J. Nebane; Sec. and Actuary, Arthur Watt; Treas., R. G. Vaughn.

DIRECTORS.—J. Van Lindley, J. M. Hendrix, E. E. Bain, W. D. Mendenhall, A. W. McAlister, W. C. Boren, David White, Z. V. Taylor, A. M. Scales, R. G. Vaughn, C. P. Frazier, R. J. Nebane, Arthur Watt, T. A. Hunter.

WRITES.—Life Insurance.

TERRITORY COVERED.—North Carolina, South Carolina, Virginia, West Virginia, Arkansas.

SOUTHERN STATES LIFE INSURANCE COMPANY, 1233 Candler Bldg., Atlanta, Ga. Organized April 16, 1906. Commenced business May 20, 1906.

OFFICERS.—Pres., Wilmer L. Moore; V. Prests., Frank E. Block, Mell R. Wilkinson; Sec.-Treas., Frank Orme; Actuary, S. Barnett; Agency Mgr., Wilfred S. McLeod; Gen. Counsel, A. J. Orme; Auditor, Joseph H. Williams; Med. Dir., Dr. W. S. Kendrick; Agency Sec., Robert F. Moore.

DIRECTORS.—Fred S. Ball, Lewis H. Beck, J. W. Callahan, J. Ferris Cann, Raymond Cay, Trench C. Cox, W. T. Gentry, C. E. Harman, L. C. Hayne, L. P. Hilley, A. B. Hull, Marion M. Jackson, F. E. Block, W. S. Kendrick, M. D.; W. J. Kincaid, T. D. Meador, Wilmer L. Moore, John E. Murphy, William J. Murray, A. J. Orme, Frank Orme, J. M. Stephens, R. J. Taylor, C. A. Wickersham, Mell R. Wilkinson, Joseph H. Williams, V. H. Kriegshaber, P. S. Arkwright, W. J. Blalock, A. G. Candler, Frank Hawkins, J. T. Holleman.

WRITES.—Life Insurance.

TERRITORY COVERED.—Georgia, Florida, South Carolina, Alabama.

The Southern States Life, organized April 16, 1906, did not commence business until May 10 of that year. It began with a capital of \$100,000 and a surplus of \$50,000, all paid in. The expansion of the company has been rapid and secure. Actuarially it is sound, the expense of management is low, the mortality very moderate, the net cost of insurance reasonable, and the acquisition of substantial resources more than satisfactory. A full line of attractive contracts, simple and liberal in their provisions, is issued; they are both participating and non-participating, the former being altogether annual dividend. The extent to which the Southern States has developed, and the rapidity with which it is forging ahead, appears in the following figures for the close of 1916 and 1915: Admitted assets, 1916, \$2,006,730—1915, \$1,750,500; net reserve, 1916, \$1,738,735—1915, \$1,516,451; capital, \$100,000; surplus, 1916, \$105,282—1915, \$75,383; insurance in force, 1916, \$19,228,651—1915, \$17,184,484; new insurance written and restored, 1916, \$4,730,617—1915, \$3,392,777; net premiums in 1916, \$611,842—1915, \$604,118; total income in 1916, \$716,437—1915, \$685,292; payments to policyholders, 1916, \$215,681—1915, \$255,891; and excess of income over disbursements, 1916, \$217,917—1915, \$221,655. The Board of Directors is thoroughly representative, and places a highly valuable and extensive business experience at the command of the Company. The officers are men of demonstrated insurance knowledge and ability, and are making reputations by the successful manner in which they are developing this institution. President Moore was born at Decatur, Ga., April 13, 1868, and graduated from the University of Georgia twenty years later. He was engaged in the wholesale merchandizing of dry goods until his election to the presidency of the Southern States, in May of 1906. He is familiar with success, and capable of carrying his Company to it.

Life Insurance Companies—(Continued)

SOUTHLAND LIFE INSURANCE COMPANY, Trust Bldg., Dallas, Tex. Organized October 3, 1908. Permit granted April 29, 1909.

OFFICERS.—Pres., Harry L. Seay; V. Prests., L. Linzmeyer, A. S. Doerr; Sec., J. W. Hurst, Jr.; Asst. Sec., P. N. Thevenet; Treas., H. L. Seay; Actuary, L. Linzmeyer; Gen. Counsel, Jno. F. Onion; Med. Dir., Dr. Jno. S. Turner.

DIRECTORS.—M. M. Blakeney, Dr. W. A. Boyce, H. E. Byrne, James Callan, J. C. Casler, C. B. Cozart, A. S. Doerr, J. C. Duke, W. E. Easterwood, E. J. Fry, W. A. Green, J. S. Heard, C. W. Hobson, J. W. Hurst, Jr.; J. A. Johnson, Judge J. E. Lancaster, Clarence E. Linz, L. Linzmeyer, Louis Lipsitz, Jno. F. Onion, Jno. W. Philip, J. W. Rosson, R. W. Sandifer, Eli Sanger, Harry L. Seay, P. N. Thevenet, Dr. Jno. S. Turner, John V. Hughes.

WRITES.—Life Insurance.

TERRITORY COVERED.—Texas, Arkansas and New Mexico.

SOUTHWESTERN LIFE INSURANCE COMPANY, Southwestern Life Bldg., Dallas, Tex. Organized March 10, 1903.

OFFICERS.—Pres., T. W. Vardell; V. Pres., T. L. Bradford; Sec. and Actuary, Lawrence M. Cathles, F.F.A.; Med. Dir., Whitfield Harral, M.D., Supt. of Agents, A. C. Bigger; Gen. Counsel, Cockrell, Gray and McBride.

DIRECTORS.—T. W. Vardell, T. L. Bradford, Lawrence M. Cathles, Whitfield Harral, Edward Gray, P. L. Downs, William H. Featherston, Royal A. Ferris, W. K. Gordon, J. K. Hexter, A. A. Jackson, George W. Littlefield, C. H. Platter, Alexander Sanger, A. F. Sittig, Edward Titche, J. E. Cockrell, Edgar L. Flippen, R. H. Stewart.

WRITES.—Life Insurance.

TERRITORY COVERED.—Texas.

STANDARD LIFE INSURANCE COMPANY, Youngerman Bldg., Des Moines, Ia. Organized May, 1897.

OFFICERS.—Pres., F. W. Sprague; V. Pres., F. L. Miner; Sec., T. H. Knotts; Asst. Sec., A. M. Streit; Treas., J. A. McKinney; Actuary, J. M. Emery; Medical Dir., Dr. E. E. Dorr.

DIRECTORS.—F. W. Sprague, T. H. Knotts, F. L. Miner, E. E. Dorr, J. A. McKinney.

WRITES.—Life Insurance.

TERRITORY COVERED.—Iowa.

STANDARD LIFE INSURANCE COMPANY OF AMERICA, Fourth avenue and Smithfield street, Pittsburgh, Pa. Organized April 1, 1911.

OFFICERS.—Pres., John C. Hill; V. Prests., H. M. Cribbs and Frank A. Wesley; Sec.-Treas., Elgin A. Hill; Supt. of Agencies, Frank A. Wesley; Consulting Actuary, S. E. Allison; Gen. Counsel, Fred W. Scott.

DIRECTORS.—D. J. Brown, Hyatt M. Cribbs, H. W. F. Graham, Elgin A. Hill, John C. Hill, William A. Jarvis, James H. McCrady, Charles A. Martin, W. Wallace Miller, Fred W. Scott, Frank A. Wesley, J. B. Keaggy, A. W. Calloway.

WRITES.—Life, Accident and Health Insurance.

TERRITORY COVERED.—Pennsylvania.

The Standard Life was incorporated under the Pennsylvania legal reserve laws on June 14, 1910, succeeding by reinsurance the Standard Mutual Life Insurance Company of America, an assessment institution that began business on January 17, 1909. The present Company commenced to write in April, 1911, with a capital of \$300,000; the following month it was voted to increase the capital to \$1,000,000, of which amount about \$600,000 has been subscribed to date. The Standard has met with an encouraging success. It is based upon the best actuarial methods, has met its obligations promptly, experienced a low mortality, and accumulated a very considerable amount of resources. It writes only non-participating policies, and they are modern and liberal throughout. The Company began the issuance of health and accident policies in July, 1915, and has a good line of this class of business on its books. The following figures present the standing of the Company at the close of last year, and also at the close of 1915. Admitted assets, 1916, \$1,577,400—1915, \$1,162,760; net reserve, 1916, \$843,017—1915, \$666,377; capital, \$356,530—surplus, 1916, \$60,260—1915, \$59,981; insurance in force, 1916, \$11,737,537—1915, \$10,513,211; new insurance written in 1916, \$2,583,056—in 1915, \$1,568,989; premium receipts in 1916, \$387,582—in 1915, \$361,149; total income in 1916, \$492,388—in 1915, \$433,305; payments to policyholders in 1916, \$134,050—in 1915, \$127,881; and excess of income over disbursements, 1916, \$199,368—in 1915, \$163,704. The Board of Trustees is of a complexion to contribute to the Company both business acumen and financial influence. The management is strong in underwriting and constructive ability, and is composed of experienced men. Secretary Hill was the secretary of the former company. Vice President Wesley is a skillful field man and excellent producer; he was an officer of the Columbian National Life when he joined the Standard. The future of the Company is bright.

Life Insurance Companies—(Continued)

STANDARD LIFE INSURANCE COMPANY, 200 Auburn Ave, Atlanta, Ga. Organized June 24, 1911.

OFFICERS.—Pres., Heman E. Perry; V. Prests., A. L. Lewis, T. H. Hayes, Emmett J. Scott, R. L. Isaacs; Sec., Harry H. Pace; Asst. Sec., H. C. Lugas; Auditor, J. A. Robinson; Supt. of Agencies, Wm. H. King; Actuary, George Dyre Eldridge; Gen. Counsel, Candler, Thonison and Hirsch.

DIRECTORS.—A. L. Lewis, H. H. Pace, H. C. Dugas, W. S. Scott, Wm. Driskell, H. A. Boyd, J. O. Ross, H. E. Perry, A. D. Hamilton, N. B. Young, S. C. Johnson, T. H. Hayes, T. McClendon, B. J. Davis, W. S. Buchanan, J. F. Dugas, L. J. Garth, J. W. Huguley, Emmett J. Scott.

TERRITORY COVERED.—Ala., Ark., Ga., Ky., Mo., Tenn., Tex., D. C. and Miss.

STATE LIFE INSURANCE COMPANY OF MONTANA, Stanton Bank Bldg., Great Falls, Mont. Incorporated January 9, 1913. Commenced business April 1, 1914.

OFFICERS.—Pres. and Gen. Counsel, Geo. H. Stanton; V. Prests., Samuel Phillips, Oliver Bernier, A. M. Hart and J. B. Taylor; Sec., Mgr. and Purchasing Agt., F. E. Beaty; Treas. and Actuary, C. C. Green; Med. Dir., Dr. F. Edw. Keenan.

DIRECTORS.—Samuel Phillips, Geo. H. Stanton, A. M. Hart, Wayne W. Wheeler, Ed. Reichelt, F. E. Beaty, S. T. Cogswell, F. M. Carr, C. C. Green, J. B. Taylor, P. H. Jones, John Chandler, Dr. F. Edw. Keenan.

TERRITORY COVERED.—Montana.

STATE LIFE INSURANCE COMPANY, State Life Bldg., Indianapolis, Ind. Organized September 5, 1894.

OFFICERS.—Pres., H. W. Bennett; V. Pres. and Supt. of Agencies and Gen. Counsel, Charles F. Coffin; Second V. Pres., J. I. Dissette; Sec.-Treas., Albert Sahn; Actuary, Charles H. Beckett; Med. Dir., C. B. McCulloch; Purchasing Agent, Clarence Sweeney.

DIRECTORS.—H. W. Bennett, Charles F. Coffin, J. I. Dissette, W. C. Bobbs, Albert Sahn, R. W. McBride, W. J. Mooney, F. D. Stalnaker, H. McK. Landon.

WRITES.—Life Insurance.

TERRITORY COVERED.—Ala., Ark., Cal., Col., Fla., Ga., Ill., Ind., Iowa, Kan., Ky., La., Mich., Miss., Mo., Neb., N. C., Ohio, Okla., Pa., S. C., Tenn., Tex., Va., W. Va., Canada.

It is a little short of a miracle of finance that, within the brief span of the business life of a single group of men who are still young, a great financial institution can be created, having over seventeen and a half millions of admitted assets and an income in round numbers of a million dollars a year from interest and rents, aside from its annual premium income of more than two and three-quarters millions. The company through which this has been accomplished by an able and aggressive management is the State Life Insurance Company of Indianapolis. Its statement of December 31, 1916, is its twenty-second annual report, wherein its total admitted assets, to give the exact figures, are shown to be \$17,550,939.56. Of this \$10,022,568.48 is invested in first mortgage loans, giving maximum security and maximum revenue. Its reinsurance reserves exceed fourteen millions and after providing for all liabilities, totaling \$14,936,818.79 there remained a net unassigned surplus of \$2,614,120.77. These figures and other facts, pertinent and interesting, will be found on another page.

The miracle-working wonders of life insurance are further revealed by certain features of the experience of the State Life during the past year. Among these are the facts that total receipts from interest and rents in 1916 exceeded death claims paid during the year by \$213,464 and the total amount paid beneficiaries during the year 1916, \$754,078.81, exceeded the total amount paid in as premiums on the policies affected, \$275,206.86, by \$479,871.95.

The State Life has adopted as a slogan the aptly descriptive phrases: "The growth of oak—the solidity of granite." This is indeed a happy combination of ideals and the history of the State Life is exemplifying the standards thus set. Already it is looming high among the giant life institutions of the country and has so built for the future that its advancement and growth from now on will steadily accelerate.

Vice President Charles H. Coffin is one of the best known life underwriters in the Middle West and holds the important post this year of president of the American Life Convention, the organization of the young and strong companies that has done wonderful work in the past twenty years in raising the standard of life insurance among the companies of that section, to the highest point of strength and efficiency.

Vice President Coffin has always stood uncompromisingly for the principles of unquestioned integrity in company administration and strict accountability to policyholders. In this course, as a member of the American Life Convention, he has gradually and surely acquired a unanimous following, to such an extent that the fact of membership in the convention is now a "certificate of good health" to the numerous companies composing it.

Life Insurance Companies—(Continued)

STATE MUTUAL LIFE ASSURANCE COMPANY, Worcester, Mass. Incorporated 1844.

OFFICERS.—Pres., Burton H. Wright; V. Presta, A. G. Bullock, George F. Blake; Sec., D. W. Carter; Treas., G. W. Mackintire.

Actuary, C. R. Fitzgerald; **Gen. Counsel**, Chandler Bullock; **Med. Dir.**, Dr. Homer Gage.
DIRECTORS.—A. G. Bullock, Orlando W. Norcross, George F. Blake, H. M. Quinby, G. W. Mackintire, Burton H. Wright, Dr. Homer Gage, James Logan, George A. Gaskill, Chandler Bullock, Herbert Parker, John C. Stewart, Paul B. Morgan, Samuel E. Winslow, M. J. Whittall, Frederick B. Washburn.

WRITES.—Life Insurance.

TERRITORY COVERED.—Mass., Conn., N. H., Vt., R. I., N. Y., N. J., Pa., Ind., Md., Ill., N. C., S. C., Ga., Ky., Tenn., Ohio, Mich., Mo., Minn., Neb.

ST. JOSEPH LIFE INSURANCE COMPANY, Seventh and Felix streets, St. Joseph, Mo. Organized October 31, 1913.

OFFICERS.—Pres., A. L. McPherson; V. Prests., Walter W. Head, W. F. Rankin; Sec., R. R. Calkins; Treas., H. E. McPherson; **Actuary**, R. Montague Webb; **Gen. Counsel**, R. A. Brown.

DIRECTORS.—Milton Tootle, Jr., Graham G. Lacy, Chas. H. Wallace, M.D., A. J. Hitt, Henry Krug, Jr., R. R. Calkins, Walter W. Head, W. F. Rankin, R. M. Stevenson, Alden B. Swift, Ellsworth Block, A. L. McPherson, R. T. Forbes.

WRITES.—Life Insurance.

TERRITORY COVERED.—Missouri and Kansas.

SURETY FUND LIFE COMPANY, 629-635 Palace Bldg., Minneapolis, Minn. Organized November, 1898.

OFFICERS.—Pres., Eivind Klavenes; V. Prests., L. C. Lane, C. E. Warner; Sec. Treas., E. J. Miller; **Asst. Sec.**, S. R. Moody; **Supt. of Agencies**, C. E. Warner; **Actuary**, J. J. Bell; **Med. Dir.**, L. C. Lane.

DIRECTORS.—Eivind Klavenes, R. O. Richards, C. E. Warner, G. A. Warner, Coler Campbell, J. E. Diamond, E. E. Wagner, Leslie C. Lane, E. J. Miller.

TERRITORY COVERED.—Minn., N. D., S. D., Mich., Wis.

TEXAS LIFE INSURANCE COMPANY, Waco, Tex. Organized April 1, 1901.

OFFICERS.—Pres., John D. Mayfield; V. Pres. and Med. Dir., A. M. Curtis, M.D.; Sec., John J. Mayfield; **Asst. Sec.**, Dan Morris, Jr.; **Supt. of Agencies**, I. J. Mayfield; **Actuary**, Andr. Sigtenhorst.

DIRECTORS.—John D. Mayfield, H. G. Bostwick, E. M. Ewing, Herman Kleinecke, Dr. A. M. Curtis, F. W. Krause, William Green, J. J. Mayfield.

TERRITORY COVERED.—Texas.

TOLEDO TRAVELERS LIFE INSURANCE COMPANY, 2d National Bank Bldg., Toledo, O. Organized September 5, 1912.

OFFICERS.—Pres., Wm. H. Schaefer; V. Pres., Charles Feilbach; Sec. and Asst. Treas., E. W. Gage; **Asst. Sec.**, Miss R. F. Lowe; Treas., F. T. Baldwin; **Acting Actuary**, R. E. Ferguson; **Med. Dir.**, Jas. L. Watson; **Gen. Counsel**, Chas. T. Lawton.

DIRECTORS.—A. W. Allen, F. T. Baldwin, W. G. Baldwin, J. F. Baumgardner, J. F. Cummins, F. W. C. Diebel, E. B. Ensworth, C. Feilbach, G. L. Freeman, E. W. Gage, G. H. Holdridge, E. E. Kirk, J. G. Keller, J. W. Koehman, R. C. Pew, W. H. Schaefer, W. W. Standart, J. E. Thomas, W. J. Walding, J. L. Watson, Curtis T. Johnson.

WRITES.—Life and Endowment Insurance.

TERRITORY COVERED.—Ohio.

TRADERS ASSURANCE COMPANY, 416 Wainwright Bldg., St. Louis, Mo. Organized December, 1914.

OFFICERS.—Pres., Samuel Clark; V. Pres., W. F. Smith; Sec. and Treas., Geo. Kohlberg, Jr.

DIRECTORS.—Samuel Clark, W. F. Smith, Cabell Gray, W. D. Mahaney, Geo. Kohlberg, Jr.

WRITES.—Life Insurance.

TERRITORY COVERED.—Missouri.

TRAVELERS INSURANCE COMPANY, Hartford, Conn. Organized April 1, 1864.

OFFICERS.—Pres., Louis F. Butler; V. Prests., John L. Way, Walter G. Cowles and Bertrand A. Page; Sec., James L. Howard; **Asst. Secs.**, Donald A. Dunham and Benedict D. Flynn; Treas., L. Edmund Zacher; **Gen. Mgr. of Agencies**, Edward V. Preston; **Supt. of Agencies**, Samuel R. McBurney (life and accident department), Howard A. Giddings (liability department); **Actuary**, Edward B. Morris; **Gen. Counsel**, William Bro Smith; J. D. Whitney, mgr. publicity dept.; Benjamin G. Allen, purchasing agt.;

Life Insurance Companies—(Continued)

Thomas S. Lowry, Jr., agency asst. in life and accident depts.; Harry L. Paddock, agency asst., and Charles W. Mercer, Wellington D. Potter and Arthur M. Sheets, field assts. in the compensation and liability depts.; Lewis M. Robotham, asst. sec. life dept.; Virgil M. Kime, actuary casualty depts.; Everett S. Fallow, asst. actuary, casualty depts.; Edward B. Goodrich, Jesse W. Randall and Walter E. Batterson, asst. secs., compensation and liability dept.; Allen R. Goodale, supt., automobile division; John H. White, supt., rating division; John L. Thompson, supt., engineering and inspection division; Allan D. Risteen, director, technical research and safety publication work; William P. Eales, asst. supt., and William Ferguson, traveling supvs. engineer, engineering and inspection division.

DIRECTORS.—William B. Clark, Austin C. Dunham, George Roberts, Charles C. Beach, Charles L. Spencer, James G. Batterson, Francis T. Maxwell, John L. Way, Edward B. Bennett, Arthur L. Shipman, Louis F. Butler, L. Edmund Zacher, Willis O. Burr, William Bro. Smith.

WRITES.—Life, Accident, Health, Liability, Workmen's Compensation and Workmen's Collective Insurance.

TERRITORY COVERED.—Life Department: All States and Territories, including Canada, except the following: Alaska, Arizona, Guam, Hawaii, Mississippi, Philippine Islands, Porto Rico, South Carolina, Texas, New Brunswick.

The Travelers was the pioneer of accident insurance in this country. Its moving spirit was James G. Batterson, who had been impressed by the success of the Railway Passenger Assurance Company of England and gathered a group of progressive men to try a similar effort in the United States. A charter was secured and the Company launched with Mr. Batterson as president. It was a hard up-hill fight and the public could not be persuaded for some time to take the undertaking seriously—the first premium being two cents to cover a jesting scoffer from his office to his home. A series of disastrous railroad accidents, however, occurred at that time, and the purpose of the new enterprise became more acceptable. This temporary success involved the Company in wholesale competition from both railroads and insurance corporations, with the result of a pool formation of which Mr. Batterson was made president; this, in turn, found its membership dwindling away until at last the Travelers was once more in exclusive possession of the field. In 1866 it secured permission from the Legislature to issue life and endowment policies under the same management; and this was the origin of its life department, which has always been carried on as a separate section, and which has grown to such proportions that the Travelers has become the first among the life insurance companies of New England and the ninth among all in the country. At this time the Company had a paid-up capital of \$500,000; since then the capital has been several times increased and is now \$6,000,000. The Travelers Indemnity, also of Hartford, is under the same control. The entire assets and surplus of the Company protect all policies issued: In point of expert management this Company is inferior to none, and in strength of resources ranks among the leaders in American underwriting. We give the figures for 1916 as showing the standing of the Company and the gains it made last year: Assets, close of 1916, \$115,095,273—increase for the year, \$10,936,165; surplus, 1916, \$8,956,982—increase, in capital and surplus, \$1,148,180; outstanding life insurance, 1916, \$476,315,842—increase, \$81,500,637; life insurance paid for in 1916, \$113,931,776—increase, \$35,510,321; premium receipts in 1916, \$32,132,778—increase, \$6,009,697; total income in 1916, \$37,051,500—increase, \$6,351,743. The total paid by the Company to policyholders to the close of 1916 was \$176,594,346. It has paid \$3,060,377 for prevention of accidents by inspection. The Travelers Indemnity Company closed 1916 with total assets of \$3,574,256, reserves and liabilities of \$1,877,842, capital and surplus of \$1,696,414, and a total income of \$1,934,201. The agent of the Travelers thus has not only exceptional facilities for the placing of practically all kinds of insurance, but he has the best of financial backing to offer and also a prompt and comprehensive service.

TWIN CITY LIFE INSURANCE COMPANY, Commerce Bldg., St. Paul, Minn. Organized February 22, 1912.

OFFICERS.—Pres., John W. Maher; V. Pres., S. H. Franklin; Treas., Rasmus Sorensen; Sec. and Agency Director, A. M. Mikkelsen; Med. Dir., T. T. Warham.

DIRECTORS.—John W. Maher, S. H. Franklin, Rasmus Sorensen, T. T. Warham, Payne Sargisson, A. O. Sather, Ole Seramgard, Norman Morrison, A. T. Rasmussen, John Burke, A. M. Mikkelsen.

WRITES.—Life Insurance.

TERRITORY COVERED.—Minnesota, North Dakota.

TWO-REPUBLICS LIFE INSURANCE COMPANY, Two-Republics Life Bldg., El Paso, Texas. Organized February 8, 1911.

OFFICERS.—Pres., Julius Krakauer; V. Pres., S. T. Turner, W. W. Turney, B. M. Worsham; Sec., Louis St. J. Thomas; Treas., W. L. Tooley; Gen. Counsel, Turney & Burges.

Life Insurance Companies—(Continued)

DIRECTORS.—J. E. Anderson, W. S. Clayton, A. Schwartz, H. P. Jackson, Robert Krakauer, Walter Kohlberg, Julius Krakauer, H. Seggerman, D. P. Stewart, L. St. J. Thomas, S. T. Turner, W. L. Tooley, W. W. Turney, G. Zork, B. M. Worsham.

TERRITORY COVERED.—Texas, Arizona and New Mexico.

UNION CENTRAL LIFE INSURANCE COMPANY, 1-7 West 4th street, Cincinnati, Ohio. Organized 1867.

OFFICERS.—Pres., Jesse R. Clark; V. Pres., John D. Sage; Second V. Pres. and Supt. of Agencies, Allan Waters; Sec., George L. Williams; Treas., Louis Breiling; Asst. Sup. of Agencies, Chas. Hommeyer; Actuary, E. E. Hardcastle; Asst. Sec., R. F. Rust; Med. Dir., Wm. Muhlberg, M. D.; Gen. Counsel, Maxwell & Ramsay.

DIRECTORS.—Jesse R. Clark, Clifford B. Wright, Robert Ramsey, Clarence Murphy, John D. Sage, Allan Waters, Louis Breiling, E. D. Haynes, E. E. Hardcastle, R. Frederick Rust, Jesse R. Clark, Jr., L. A. Ault, John W. Pattison, Geo. L. Williams, Lewis N. Gatch, William Muhlberg, Harrison P. Warrenner.

WRITES.—Life Insurance.

TERRITORY COVERED.—All the States, except Nev. and Wis.

The Union Central Life was incorporated under the Ohio laws on February 2, 1867, and began business the same day. It had an authorized capital of \$500,000, of which for many years the amount paid in was \$100,000; on June 16, 1908, \$400,000 more was paid in by the declaration of a stock dividend; and on March 1, 1916, the capital authorization was increased to \$2,500,000, and the paid-in capital became \$2,000,000 by capitalizing \$1,500,000 of the non-participating surplus. The history of the Union Central has been one of almost uninterrupted success. Its splendid growth has carried it to a place among the foremost business institutions of the country. As a claim-payer and interest-earner it has no superior. Its policies are notably low in cost and carry all the latest ideas and liberal provisions; annual dividend forms only are written. On January 1, 1915, material reductions were inaugurated in the premium rates, bringing the Union Central price for sound protection to a rock bottom basis. The magnificent development of the company is indicated by the following figures from the last annual statement, that of December 31, 1916; with which the 1915 figures are given for comparison: Admitted assets, 1916, \$114,684,245—1915, \$109,385,066; capital and surplus, 1916, \$6,757,984—1915, \$6,174,959.62; new insurance written in 1916, \$76,901,819—in 1915, \$63,164,545; insurance in force, December 31, 1916, \$472,603,217—December 31, 1915, \$429,975,546; premium receipts in 1916, \$16,113,650—in 1915, \$14,684,470; total income in 1916, \$23,783,966—in 1915, \$21,936,384; payments to policyholders during 1916, \$13,854,301—during 1915, \$12,485,488.

UNION LIFE AND CASUALTY INSURANCE COMPANY, Hammond, Ind. Organizing.

OFFICERS.—Pres., Lincoln V. Cravens; V. Prests., Franklin T. Fetterer, William H. Wood, Theo. C. Klotz; Sec. and Treas., Richard C. Mackey.

DIRECTORS.—Andrew Melene, Jessie D. Kechn, W. G. Paxton.

UNION MUTUAL LIFE INSURANCE COMPANY, Portland, Me. Incorporated 1848.

OFFICERS.—Pres., Arthur L. Bates; V. Pres., J. Frank Lang; Sec., S. B. Phillips; Asst. Sec., Harold D. Lang; Supt. of Agencies, Albert E. Awdc; Actuary, Samuel S. Boyden.

DIRECTORS.—Fred E. Richards, Edward A. Noyes, Frank E. Allen, Selden Connor, Arthur L. Bates, J. Frank Lang, Josiah H. Drummond, William T. Cobb, Edward B. Winslow, Charles H. Prescott, Weston Lewis, George F. West.

UNION PACIFIC LIFE INSURANCE COMPANY, Northwestern Bank Bldg., Portland, Ore. Organized 1907.

OFFICERS.—Pres., Morton Gregory; V. Pres. and Supt. of Agencies, Roy I. Frederick; V. Prests., S. A. Madge, M. C. Watson, Marvin Evans; Sec., A. E. Braden; Asst. Sec., E. F. Wright; Treas., W. H. Pringle.

DIRECTORS.—U. E. Harmon, Marvin Evans, A. E. Braden, Morton Gregory, W. H. Pringle, S. A. Madge, M. C. Watson, E. F. Wright, Roy I. Frederick.

WRITES.—Life Insurance.

TERRITORY COVERED.—Wash., Ore.

UNITED LIFE AND ACCIDENT INSURANCE COMPANY, 24 S. Main street, Concord, N. H. Organized April 2, 1913. Commenced business July 14, 1914.

OFFICERS.—Pres., Clarence E. Carr; V. Pres., S. W. Jameson; Sec. and Gen. Counsel, Allen Hollis; Treas., John B. Jameson; Supt. of Agencies, William T. Nash; Consulting Actuary, Miles M. Dawson.

DIRECTORS.—Allen Hollis, F. A. Stillings, M.D., Edson J. Hill, J. Duncan

Life Insurance Companies—(Continued)

Upham, Rolland H. Spaulding, Walter R. Porter, Charles L. Jackman, Clarence E. Carr, John B. Jameson, Eugene E. Reed, S. W. Jameson.

WRITES.—Life Insurance. Accident features in life policy.

TERRITORY COVERED.—New Hampshire, Pennsylvania, North Carolina, Maine, Tennessee, Georgia, Kansas and Vermont.

UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK. Organized 1850.

OFFICERS.—Pres., John P. Munn, M.D., V. Prests., William H. Porter, C. P. Fraleigh and Richard E. Cochran; Sec., A. Wheelwright; Asst. Sec., J. L. Kenway; Supervisors of Agencies, J. M. Dean and E. W. Christy; Actuary, George W. Hubbell; Gen. Counsel, Wm. A. Elliott.

DIRECTORS.—John P. Munn, M.D.; Charles P. Fraleigh, Alfred Wheelwright, Clarence H. Kelsey, Richard E. Cochran, Ranald H. Macdonald, Edward Townsend, William H. Porter, James Warren Lane, James H. Ottley, James L. Kenway, Henry W. Hodge, William R. Rose, J. Adams Brown, Charles W. Osborne, George W. Plum, Joseph B. Martindale, Frederick F. Fitzpatrick, Alexander S. Webb, William D. Baldwin, Thaddeus R. Beal, George W. Hubbell, A. S. Higgins, Wm. R. Wilcox, James M. Speers, Jas. H. Post, Chas. N. Taintor.

TERRITORY COVERED.—Col., Conn., Del., Ill., Ind., Ia., Kas., Ky., Maine, Md., Mo., N. J., N. Y., Ohio, Pa., R. I., Vt., W. Va., Canada.

VOLUNTEER STATE LIFE INSURANCE COMPANY, Chattanooga, Tenn. Organized November 3, 1903.

OFFICERS.—Pres., Z. C. Patten; V. Pres., A. L. Key; Sec., W. C. Stacy; Treas., W. A. Sadd; Actuary, E. Leon Porter; Comptroller, W. C. Bright; Med Dir., Jos. W. Johnson.

DIRECTORS.—Z. C. Patten, W. A. Sadd, F. G. Voight, W. O. Mims, W. D. Carswell, Ross S. Faxon, L. W. Llewellyn, J. W. Johnson, Thad B. Lampton, Gracey Childer, H. S. Probasco, W. B. Miller, W. R. Miller, Abe Goodman, T. L. Montague, T. L. Fischer, J. W. Bishop, A. L. Key, S. H. Campbell, W. C. Bright, W. C. Stacy.

TERRITORY COVERED.—Ala., Ark., Fla., Ga., Miss., N. C., S. C., Tenn., Texas.

WASHINGTON LIFE INSURANCE COMPANY, Indianapolis, Ind. Organized February 16, 1916.

OFFICERS.—Pres., M. Styrom Larkin; V. Pres., Frank J. Sturm; Sec., Charles A. Messmore; Treas. and Med. Examiner, Dr. Raymond Rife.

DIRECTORS.—M. Styrom Larkin, Frank J. Sturm, Charles A. Messmore, Dr. Raymond Rife, H. F. Feadler.

WEST COAST-SAN FRANCISCO LIFE INSURANCE COMPANY, 354 Pine street, San Francisco, Cal. Organized March 12, 1906.

OFFICERS.—Pres., C. O. G. Miller; V. Prests., F. V. Keesling, Victor Etienne, Jr.; E. D. Roberts, Chas. W. Helser; Sec., Gordon Thomson; Asst. Sec., Bernard W. Ford; Treas., Bernard W. Ford; Supt. of Agencies, Chas. W. Helser; Actuary, Gordon Thomson; Med Dir., W. R. Cluness, Jr.; Gen. Counsel, F. V. Keesling; Purchasing Agt., R. C. Craft.

DIRECTORS.—M. J. Brandenstein, L. P. Behrens, Benj. F. Bledsoe, Geo. D. Clark, Frank P. Deering, J. M. Etienne, Victor Etienne, Jr.; I. A. Ewing, W. L. Crowall, Chas. W. Helser, Henry A. Heilbron, Geo. U. Hind, H. T. Harper, E. J. Holt, Jas. C. Kays, F. V. Keesling, John A. Koster, A. J. Merle, B. W. Ford, C. O. G. Miller, T. L. Miller, C. C. Moore, Geo. Allen Moore, H. H. Noble, W. O. Randolph, W. B. Reis, V. J. A. Rey, E. D. Roberts, Alfred Seale, Gordon Thomson, T. C. Tognazzini, A. W. Scott, K. Wright.

WRITES.—Life, Accident and Health Insurance.

TERRITORY COVERED.—Ariz., Cal., Ore., Wash., Nev., Idaho, Utah, Tex., Philippine Islands, Hawaii.

WESTERN AND SOUTHERN LIFE INSURANCE COMPANY, 4th street and Broadway, Cincinnati, Ohio. Organized February 23, 1888.

OFFICERS.—Pres., William J. Williams; V. Prests., Charles F. Williams, J. William Johnson and Thos. J. Cogan; Sec., H. W. Wannenwetsch; Asst. Sec., Jno. F. Ruhlmann; Treas., Richard A. Ryan; Supt. of Agencies, Lewis Stentz.

DIRECTORS.—William J. Williams, Charles F. Williams, J. William Johnson, Thomas J. Cogan, Richard A. Ryan, Edward S. Runnels, H. W. Wannenwetsch.

TERRITORY COVERED.—Ohio, Ky., Pa., Ind., W. Va., Mich.

WESTERN MUTUAL LIFE INSURANCE COMPANY, Aberdeen, S. Dak. Incorporated September 13, 1905. Commenced business November 1, 1905.

Life Insurance Companies—(Continued)

OFFICERS.—Pres., Dr. R. D. Alway; V. Pres., C. F. Easton; Sec., W. M. Fredrick; Treas., A. C. Witte; Man. Undr., J. H. Healy; Actuary, C. F. Easton.

DIRECTORS.—Dr. R. D. Alway, C. F. Easton, A. C. Witte, F. J. McArthur, W. D. Swain, A. W. Voedisch, C. N. Herreid, J. E. Kelly, R. H. Angell, C. A. Russell.

WESTERN LIFE INSURANCE COMPANY, Des Moines, Iowa. Organized April 30, 1907.

OFFICERS.—Pres., Jos. H. Jamison; Sec. and Treas., A. D. Struthers; Asst. Sec., H. D. St. John; Med. Dir., M. L. Turner.

DIRECTORS.—S. F. Ellis, Robt. T. St. John, J. C. Petty, James H. Jamison, A. D. Struthers, H. D. St. John, Dr. M. L. Turner.

TERRITORY COVERED.—Iowa.

WESTERN RESERVE LIFE INSURANCE COMPANY, Muncie, Ind. License issued January 7, 1911. Commenced business May 29, 1911.

OFFICERS.—Pres., D. P. Campbell; First V. Pres., J. H. Leffler; Second V. Pres., M. A. Cunningham; Sec., John W. Dragoo; Treas., D. A. McLain.

DIRECTORS.—D. P. Campbell, D. A. McLain, A. G. Schlieker, L. L. Ball, J. H. Leffler, M. A. Cunningham, C. L. Kirk, John W. Dragoo, Carl Tuhey, C. O. Prutzman, Eli Hoover.

TERRITORY COVERED.—Indiana.

WESTERN STATES LIFE INSURANCE COMPANY, Wells Fargo Express Bldg., San Francisco, Cal. Incorporated October 11, 1909. Commenced business June 25, 1910.

OFFICERS.—Pres., Warren R. Porter; V. Pres. and Gen. Mgr., H. J. Saunders; V. Pres., Otto Irving Wise; Sec., David A. Dickie; Treas., Warren R. Porter; Supt. of Agencies, H. Ford; Actuary, Robert N. Griswold; Gen. Counsel, Otto I. Wise; Med. Dir., Morton R. Gibbons.

DIRECTORS.—J. E. Fishburn, George E. Crothers, George W. Dickie, Robert E. Easton, Alden Anderson, C. F. Hunt, Marshall C. Harris, George N. Merritt, Leopold Michels, D. A. Madeira, George M. Perine, Warren R. Porter, H. J. Saunders, Charles M. Belshaw, Otto Irving Wise, A. G. Wishon, W. W. Watterson, Jos. S. Carlston, Jas. H. Bishop, M. E. Dailey.

WRITES.—Life Insurance.

TERRITORY COVERED.—Cal., Wash., Ore., Idaho, Utah, N. Mex., Ariz., Territory of Hawaii, Wyo., Nev.

WESTERN UNION LIFE INSURANCE COMPANY, 1023 Riverside avenue, Spokane, Wash. Organized November 23, 1906.

OFFICERS.—Pres., R. L. Rutter; V. Prests., C. W. Winter, R. Insinger, Wm. McConnell, Chas. Timblin, R. M. Malpas; Sec.-Treas., J. N. Wright; Asst. Secs., F. H. Clausen, C. A. Hughett; Gen. Mgr., W. M. McConnell; Asst. Gen. Mgrs., Chas. Timblin, R. M. Malpas; Consulting Actuary, Paul L. Woolston; Actuary, Ralph R. Nelson; Mgr. Publicity Dept., August Wolf; Med. Dir., C. S. Kalb.

TRUSTEES.—R. L. Rutter, L. M. Davenport, J. P. McGoldrick, R. B. Paterson, Charles H. Jones, E. F. Cartier Van Dissel, R. Insinger, Aaron Kuhn, C. W. Winter, Walter G. Merryweather, Will G. Graves.

WRITES.—Life Insurance.

TERRITORY COVERED.—Cal., S. D., Ariz., Wash., Ore., Mont., Ida., Wyo., Utah.

WICHITA SOUTHERN LIFE INSURANCE COMPANY, Kemp and Kell Bldg., Wichita Falls, Tex. Organized March 28, 1911.

OFFICERS.—Pres., J. A. Kemp; V. Pres. and Gen. Mgr., E. P. Greenwood; V. Prests., R. E. Huff, Frank Kell, W. P. Ponder, Jas. Duffy, J. W. Stringer; Sec., A. B. Huff; Treas., W. M. McGregor; Supt. of Agents, F. W. Griffin; Actuary, Lahroy C. White; Gen. Counsel, J. T. Montgomery; Med. Dir., Joe E. Daniel.

DIRECTORS.—R. E. Huff, W. O. Wright, J. P. Goodman, Jas. Duffy, C. W. Snider, F. M. Power, A. B. Huff, T. H. White, P. P. Langford, W. P. Starr, J. E. Daniel, Frank Kell, J. T. Montgomery, G. S. Myers, W. W. Linville, W. P. Ponder, W. M. Coleman, J. A. Fisher, J. R. Fimple, E. P. Greenwood, W. T. Campbell, B. M. Woolbridge, W. M. McGregor, J. G. Hardin, F. W. Griffin, J. A. Kemp, W. R. Furgeson, S. B. Daniel, J. W. Stringer, J. G. Cooper and J. O. Espy.

WRITES.—Life Insurance.

TERRITORY COVERED.—Texas, Oklahoma, New Mexico.

Life Insurance Companies—(Continued)

WISCONSIN LIFE INSURANCE COMPANY, Wisconsin Life Bldg., Madison, Wis. Organized April 24, 1895.

OFFICERS.—Pres., R. B. Anderson; V. Pres., A. C. Blackburn; Sec., N. J. Frey; Asst. Sec., L. A. Regan; Treas., C. B. Chapman; Man. Undr., N. J. Frey; Consulting Actuary, J. H. Nitche; Supt. of Agencies, F. P. Anderson; Med. Dir., Philip Fox, M. D.

DIRECTORS.—A. M. Stoddall, C. B. Chapman, A. C. Blackburn, R. B. Anderson, M. S. Dudgeon, Dr. Philip Fox, S. H. Goodnight.

WRITES.—Life Insurance.

TERRITORY COVERED.—Wisconsin.

WISCONSIN NATIONAL LIFE INSURANCE COMPANY, 14-16 Washington street, Oshkosh, Wis. Organized October 12, 1908.

OFFICERS.—Pres., George M. Paine; First V. Pres. and Sec., C. R. Boardman; Second V. Pres., V. J. Schoenecker, Jr.; Third V. Pres., H. I. Weed; Asst. Sec., E. A. Hanks; Treas., F. A. Labudde; Supt. of Agencies, James C. Foute; Consulting Actuary, D. F. Campbell; Gen. Counsel, H. I. Weed.

DIRECTORS.—George M. Paine, William Larsen, E. P. Sawyer, S. W. Hollister, H. I. Weed, G. A. Knapp, C. R. Boardman, J. J. Sherman, R. C. Brown.

WRITES.—Life and Accident Insurance.

TERRITORY COVERED.—Wis., Ill., Ind., S. Dak., Mich.

WYOMING LIFE INSURANCE COMPANY, Citizens Nat. Bank Bldg., Cheyenne, Wyoming. Incorporated March 23, 1911. Commenced business March 12, 1912.

OFFICERS.—Pres., J. T. Kendall; V. Pres., D. G. Monaghan, E. P. Bowman; Sec., Kenaz Huffman; Asst. Secs., Frank J. Neiswander, Ann C. Hansen; Treas., Frank J. Neiswander; Actuary, Paul L. Woolston, Denver, Col.; Gen. Counsel, Wm. E. Mullen; Med. Dir., Geo. P. Johnston.

DIRECTORS.—W. T. Hogg, C. W. Riner, E. W. Stone, H. M. Vance, C. S. Wilson, G. F. Barnes, J. T. Kendall, R. A. Brown, D. G. Monaghan, Kenaz Hoffman, W. E. Mullen.

WRITES.—Life Insurance.

TERRITORY COVERED.—Wyoming.

ASSESSMENT LIFE ORGANIZATIONS in the United States

HAVING OVER ONE MILLION DOLLARS INSURANCE IN FORCE.

AMERICAN LIFE ASSOCIATION, Campbell, Mo. Organized 1912. Pres., C. W. Brown; Sec., C. D. Bray.

ATLAS LIFE ASSURANCE COMPANY, Montgomery, Ala. Pres., A. H. Montgomery; Sec., Ray Jones.

BANKERS LIFE MUTUAL COMPANY, Freeport, Ill. Organized 1907. Pres., W. B. Erfert; Sec., J. C. Peasley.

CATHOLIC KNIGHTS OF ILLINOIS, Belleville, Ill. Organized 1884. Pres., D. E. Sweeney; Sec., Wm. J. Claus.

CLAY LIFE ASSOCIATION, Kearney, Mo. Organized 1909. Pres., Frank Crowley; Sec., S. A. Pence.

COMMERCIAL TRAVELERS' LIFE AND ACCIDENT ASSOCIATION, Cleveland, Ohio. Organized 1880. Pres., Henry A. Taylor; Sec., C. A. Nesbitt.

COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY, 51 Yonge street, Toronto, Canada. Organized 1881. Pres., Joseph Oliver; Sec., Etta M. Rowley.

COMMONWEALTH LIFE INSURANCE COMPANY, Chicago, Ill. Organized 1914. Pres., F. M. Grier; Sec., W. J. Dixon.

EMPIRE STATE DEGREE OF HONOR, Stockton, N. Y. Organized 1886. Pres., A. E. Hall; Sec., G. H. Benson.

FARMERS' AND MERCHANTS' MUTUAL LIFE INSURANCE COMPANY, Princeton, Ind. Organized 1909. Pres., M. P. Hollingsworth; Sec., W. S. Hastings.

GLOBE MUTUAL LIFE INSURANCE ASSOCIATION, Chicago, Ill. Organized 1897. Pres., M. H. Hoey; Sec. and Gen. Mgr., Thomas F. Barry.

GUARANTEE FUND LIFE ASSOCIATION, Omaha, Neb. Organized 1902. Pres., J. C. Buffington; Sec., J. W. Hughes.

HOME FRIENDLY SOCIETY, Baltimore, Md. Organized 1884. Pres., George A. Chase; Sec., B. L. Talley.

HOTEL MEN'S MUTUAL BENEFIT ASSOCIATION OF U. S. AND CANADA, Chicago, Ill. Organized 1879. Pres., Louis Seelbach; Sec., E. M. Statler.

Assessment Life Organizations—(Continued)

ILLINOIS BANKERS' LIFE ASSOCIATION, Monmouth, Ill. Organized 1897. Pres., William H. Woods; V. Pres., James R. Ebersale; Sec., William A. Sawyer.

INSURANCE CLERKS MUTUAL BENEFIT ASSOCIATION, New York. Organized 1872. Pres., A. M. Thorburn; Sec., C. J. Holman.

KNIGHTS TEMPLAR AND MASONIC MUTUAL AID ASSOCIATION, Cincinnati, Ohio. Organized 1878. Pres., William B. Melish; Sec., Arthur J. Davies.

MASONIC LIFE ASSOCIATION, Buffalo, N. Y. Organized 1872. Pres., Nelson O. Tiffany; V. Prests., N. O. Tiffany, Jr., and J. G. Wallenmeier, Jr.; Sec., George H. Chase.

MERCHANTS RESERVE LIFE INSURANCE COMPANY, Chicago, Ill. Organized 1907. Pres., F. A. Tinkham; Sec., Samuel B. Fleager.

MUTUAL AID SOCIETY OF LUTHERANS, Toledo, Ohio. Organized 1893. Pres., F. L. Burman; Sec., F. E. Buttle.

MUTUAL BENEFIT ASSOCIATION OF SUFFOLK COUNTY, Riverhead, N. Y. Organized 1876. Pres., C. M. Blydenburg; Sec., John Bagshaw.

MUTUAL BENEFIT LIFE INSURANCE COMPANY, Valdosta, Ga. Organized 1905. Pres., Allen V. Simms; Sec., L. W. Shaw.

MUTUAL LIFE ASSOCIATION OF IOWA, Red Oak, Ia. Organized 1896. Pres., B. B. Clark; V. Pres., Thos. D. Murphy; Sec., O. P. Worsley.

NATIONAL BENEFIT ASSOCIATION, Washington, D. C. Organized 1899. Pres., Robert W. Brown; Sec., S. W. Rutherford.

NATIONAL LIFE ASSOCIATION, Des Moines, Ia. Organized 1899. Pres., J. P. Hewitt; Sec., A. W. Layman.

NEBRASKA MUTUAL LIFE INSURANCE COMPANY, Hastings, Neb. Pres., J. B. Steward; Sec., J. H. Crawford.

NEW YORK PHYSICIANS' MUTUAL AID ASSOCIATION, New York. Organized 1868. Pres., William F. Mittendorf; Sec., A. Edward Davis.

NORTHWESTERN TRAVELING MEN'S ASSOCIATION, Chicago, Ill. Organized 1883. Pres., G. A. Hyers; Sec., D. K. Clink.

POSTAL EMPLOYEES' MUTUAL AID ASSOCIATION, New York. Organized 1895. Pres., John J. McCrum; Sec., B. Block.

RAILWAY MAIL MUTUAL BENEFIT ASSOCIATION, Chicago, Ill. Organized 1874. Pres., John F. Bradley; Sec., W. S. Corning.

SWEDISH BAPTIST MUTUAL AID ASSOCIATION OF AMERICA, Chicago, Ill. Organized 1896. Pres., Eric Sandell; Sec., N. P. Severin.

SWEDISH METHODIST AID ASSOCIATION, Chicago, Ill. Organized 1878. Pres., A. H. Skoglund; Sec., Frank A. Johnson.

SWEDISH MISSION FRIENDS' ASSOCIATION, Chicago, Ill. Organized 1904. Pres., O. W. Carlson; Sec., John Wenstrand.

SWEDISH MUTUAL AID SOCIETY (SCANDIA), New York. Organized 1885. Pres., Emil F. Johnson; Sec., Elias Johnson.

TELEGRAPH AND TELEPHONE LIFE INSURANCE ASSOCIATION, New York. Organized 1867. Pres., W. H. Baker; V. Prests., C. P. Bruch, S. S. Garwood; Sec., M. J. O'Leary.

WESTERN LIFE ANNUITY COMPANY, Indianapolis, Ind. Pres., Robt. H. Bryson; Sec., S. T. Conkling.

WESTERN LIFE INDEMNITY COMPANY, 159 North State street, Chicago, Ill., 1884.—George M. Moulton, Pres.; Charles A. Forshee, Sec.

WESTERN MUTUAL LIFE ASSOCIATION, Los Angeles, Cal. Organized 1886. Pres., T. J. Armstrong; Sec., G. F. Stevenson.

YOUNG MEN'S MUTUAL LIFE ASSOCIATION, Cincinnati, Ohio. Organized 1878. Pres., James C. Ernst; Sec., Lewis G. Hopkins.

THE GLOBE MUTUAL

Life Insurance Association, of Chicago, Ill.

Incorporated under the Insurance Laws of Illinois, 1895

M. H. HOEY, President and Counsel **FRANK T. ANDREWS, A. M., M. D.** Medical Director
T. F. BARRY, LL. B., Sec'y, Gen'l Manager and Founder

PAYS—Death, Total and Permanent Disability and "Old Age" Benefits

Six Thousand One Hundred Fifty Such Claims

and others paid on policies issued on residents of Chicago
 and within the "Forty Mile Limit" up to March 15, 1916
Ordinary and Industrial Branches Claims Paid on Sight
T. F. BARRY, Secretary and General Manager

CASUALTY AND MISCELLANEOUS INSURANCE COMPANIES in the United States

ÆTNA CASUALTY COMPANY, Hartford, Conn. Organized May, 1883; commenced business May, 1907.

OFFICERS.—Pres., M. G. Bulkeley; V. Pres., W. C. Faxon; Sec., J. S. Rowe; Asst. Secs., D. N. Gage, R. W. Myers, N. C. Stevens, H. R. Clough, D. G. Stone; Treas., M. B. Brainard; Asst. Secs., M. G. Bulkeley, Jr., Charles H. Remington; Auditor, W. E. A. Bulkeley.

DIRECTORS.—M. G. Bulkeley, D. Newton Barney, J. O. Enders, J. L. English, W. E. A. Bulkeley, M. P. Brainard, Walter C. Faxon, Lewis Sperry, Morgan G. Bulkeley, Jr.

WRITES.—Accident, Health, Liability, Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Sprinkler Leakage, Flywheel, Auto and Teams Property Damage Insurance.

TERRITORY COVERED.—All States except Ariz., Fla., N. M. Also licensed in Hawaii.

ÆTNA LIFE INSURANCE COMPANY (Accident and Liability Department), Hartford, Conn. Organized June, 1820; commenced business October, 1850.

OFFICERS.—Pres., Morgan C. Bulkeley; V. Prests., J. L. English, Walter C. Faxon, J. Scofield Rowe; Secs., J. M. Parker, Jr., E. C. Higgins.

ACCIDENT AND LIABILITY DEPARTMENT.—V. Prests., Walter C. Faxon, J. Scofield Rowe; Secs., John M. Parker, Jr. (accident), E. C. Higgins (liability); Asst. Secs., E. C. Bowen (accident), J. V. Adams (liability), C. B. Morcom; Med. Dir., Edward K. Root, M. D.; Asso. Med. Dir., Phineas H. Ingalls, M.D., W. E. Dickerman, M.D., Ernest A. Wells, M.D.; Supt. of Agencies, T. B. Merrill; Agency Supvr. (accident and liability), W. L. Mooney.

DIRECTORS.—Morgan G. Bulkeley, W. E. A. Bulkeley, M. B. Brainard, J. L. English, J. O. Enders, Lewis Sperry, D. N. Barney, M. G. Bulkeley, Jr.

WRITES.—Life, Accident, Health, Liability, Workmen's Compensation, Workmen's Collective.

TERRITORY COVERED.—All States except Ariz., Fla., N. M. Also licensed in Hawaii.

ALTA FRIENDLY SOCIETY, Philadelphia, Pa.

OFFICERS.—Pres., F. X. Quinn; Sec., T. B. C. Jones; Treas., S. E. Haines.

DIRECTORS.—F. X. Quinn, S. E. Haines, Geo. W. Kendrick, Jr.; W. E. Gary, G. F. Levan.

TERRITORY COVERED.—Pennsylvania.

AMERICAN AUTOMOBILE INDEMNITY COMPANY, Sioux Falls, S. D. Organized 1915.

AMERICAN AUTOMOBILE INSURANCE COMPANY, St. Louis, Mo. (See Domestic Fire Insurance Companies.)

AMERICAN BONDING AND CASUALTY COMPANY, Sioux City, Ia.

OFFICERS.—Pres., Gus A. Elbow; V. Pres. and Chairman of the Board, Deloss C. shull; V. Prests., Alfred G. Ogle, Alfred Morton, Leslie E. Francis; Sec.-Treas., E. E. Hosmer.

AMERICAN CASUALTY COMPANY, Colonial Trust Bldg., Reading, Pa. Organized July 31, 1902.

OFFICERS.—Pres., E. P. Van Reed; V. Pres., James M. Miller; Sec.-Treas., H. H. Shomo; Actuary, W. S. Dearolf.

DIRECTORS.—E. P. Van Reed, Harvey H. Shomo, Frank P. Lauer, J. W. Wetzel, Wm. G. Fronheiser, James M. Miller, S. Y. Reigner, Dr. J. B. Heller, Daniel F. Printz, Alfred K. Leuckel, Andrew J. Nellis, H. T. Kern.

WRITES.—Accident, Health, Plate Glass, Steam Boiler, Liability, Burglary, Automobile Liability and Automobile Property Damage, and Workmen's Compensation Insurance.

TERRITORY COVERED.—Pa., Ohio, Ill., Ga., N. J., Wash., W. Va., Ind., Neb.

AMERICAN CASUALTY COMPANY, Tacoma, Wash. Organized 1907.

OFFICERS.—Pres., J. E. Chilberg; V. Prests., A. G. Hanson, F. A. Rice; Sec., F. S. Fogg; Treas., Aug. von Boecklin; Asst. Sec., George Burke.

DIRECTORS.—J. E. Chilberg, George B. Burke, F. A. Rice, H. H. Gove, F. S. Fogg, A. von Boecklin, L. H. Long, A. G. Hanson, George Dysert, M. J. Hickey.

WRITES.—Railroad Installment Insurance.

Aetna Lines of Insurance

LIABILITY

Employers'	Workmen's Compensation
Public (Direct)	Landlords', Householders'
Public (Contingent)	and General
Elevator	Physicians' and Surgeons'
Automobile	Druggists'
Teams	Workmen's Collective

PERSONAL ACCIDENT

HEALTH

DISABILITY

MISCELLANEOUS

Automobile Collision	Plate Glass
Auto Property Damage	Burglary
Auto Fire, Theft and Transportation	Flywheel
Loss of Use of Auto	Sprinkler Leakage
Automobile Combination	Water Damage
Teams Property Damage	Combination Residence
Elevator Property Damage	Postal and Baggage

FIRE AND MARINE, LIFE, FIDELITY AND SURTY BONDS

AETNA LIFE INSURANCE COMPANY

Capital Stock.....	\$5,000,000.00
Assets (January 1, 1917).....	131,298,624.50
Liabilities (except capital) (January 1, 1917).....	112,313,291.20
Surplus to Policyholders (January 1, 1917).....	18,985,333.30

THE AETNA ACCIDENT AND LIABILITY COMPANY

Capital Stock.....	\$1,000,000.00
Assets (January 1, 1917).....	7,755,254.43
Liabilities (except capital) (January 1, 1917).....	3,457,560.05
Surplus to Policyholders (January 1, 1917).....	4,297,694.38

THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT

Capital Stock.....	\$1,000,000.00
Assets (January 1, 1917).....	2,748,832.19
Liabilities (except capital) (January 1, 1917).....	1,039,977.81
Surplus to Policyholders (January 1, 1917).....	1,708,854.38

Casualty and Miscellaneous Insurance Companies—(Continued)

AMERICAN CREDIT INDEMNITY COMPANY OF NEW YORK, 415 Locust street, St. Louis, Mo. Organized 1893.

OFFICERS.—Pres., E. M. Treat; V. Prests., A. L. Shapleigh, J. J. Schotten; Sec., Joseph J. Gross; Asst. Sec., T. J. Loftus; Treas., George B. Brownlee.

DIRECTORS.—I. H. Lionberger, E. M. Treat, A. L. Shapleigh, J. J. Schotten, W. M. Byrne, C. E. Udell, Alfred Clifford, George B. Brownlie, H. H. Hauessler, John F. Green, Henry Miller, Jacob Furth, A. B. Treat.

WRITES.—Credit Insurance.

AMERICAN EXCESS CASUALTY INSURANCE COMPANY, 15 Broad street, New York, N. Y. Organizing.

OFFICERS.—Pres., Finley J. Shepard; V. Pres., Albert Plaut; Sec., Ansell H. Ball; Treas., William H. Gibson; Consulting Actuary, S. H. Wolfe.

EXECUTIVE COMMITTEE.—F. J. Shepard, W. H. Gibson, A. H. Ball, A. Plaut, Emile Utard, Archibald Ewing Stevenson, Julius Henry Cohen, Merwin K. Hart.

WRITES.—Reinsurance of all Casualty Lines.

AMERICAN FIDELITY COMPANY, Main street, Montpelier, Vt. Organized 1900.

OFFICERS.—Pres., Charles H. Darling; V. Prests., Lucius D. Taft, Burnside B. Bailey; Sec.-Treas., Ralph B. Denny.

DIRECTORS.—Charles H. Darling, Carlisle J. Gleason, George L. Blanchard, Cecil Piatt, Ralph B. Denny, Lucius D. Taft, Burnside B. Bailey, Henry Farwell.

WRITES.—Fidelity and Surety Bonds Insurance.

TERRITORY COVERED.—Vermont.

AMERICAN GUARANTY COMPANY, 8 East Long street, Columbus, Ohio. Organized August 7, 1912.

OFFICERS.—Pres., John L. Hamilton; V. Prests., E. A. Reeder, B. S. Stratton, W. N. Ferguson; Sec., Scott Morris; Asst. Sec., B. B. Sawyer; Treas., W. N. Ferguson.

DIRECTORS.—John L. Hamilton, B. S. Stratton, John L. Hamilton, Jr., Scott Morris, F. A. Griswold, W. N. Ferguson, E. A. Reeder.

WRITES.—Casualty, Bank Indemnity, Fidelity and Surety Insurance.

TERRITORY COVERED.—Ohio, Indiana and West Virginia.

AMERICAN COMPANY, INDEMNITY 2328 Strand street, Galveston, Tex. Organized April 19, 1913.

OFFICERS.—Pres., Sealy Hutchings; V. Prests., C. H. Moore and L. A. Adoue; V. Pres. and Sec., George Sealy; V. Pres. and Treas., H. O. Stein; Gen. Mng., J. F. Seinsheimer; Agency Mng., J. J. Watson; Purchasing Agt., R. T. Currie; Gen. Counsel, Terry, Cavin & Mills.

DIRECTORS.—Louis A. Adoue, Jules Block, C. H. Bencini, R. P. Clark, E. D. Cavin, Ben Dolson, Jr., E. A. Faust, H. Guldmann, Geo. H. Gymer, Sealy Hutchings, D. W. Kempner, F. M. Lege, Jr., Otto Letzerich, W. L. Moody, 3rd, C. H. Moore, W. A. McVitie, H. Mosle, John Sealy, H. O. Stein, George Sealy, S. Sgitcovich, I. A. Stein, Robert W. Shaw, H. L. Ziegler, J. F. Seinsheimer, A. O. Peterson.

WRITES.—General Casualty lines.

TERRITORY COVERED.—Texas, Okla., Mo., Ind., Ill., Mich., Md., D. C., Pa., N. J., Ala., La., Ark., Cal., Del., Ga., Ia., Kans., Ky., Mass., Neb., Nev., N. H., Ohio, S. D., Utah, Wash., W. Va., Wis.

AMERICAN LIABILITY COMPANY, 2d National Bank Bldg., Cincinnati, Ohio. Organized June 21, 1910.

OFFICERS.—Pres., J. Ambrose Johnston; V. Prests., William B. Schawe, P. F. Jamieson, George W. Burnett; Sec. and Man. Undr., W. R. Sanders; Treas., William Fowler; Asst. Treas., W. G. Middleswart; Asst. Sec., Cameron H. Sanders; Gen. Counsel, B. B. Tuttle.

DIRECTORS.—J. Ambrose Johnston, William B. Schawe, William Fowler, P. F. Jamieson, W. R. Sanders, George W. Burnett, George Tozzer, C. H. Krippendorf, A. J. Murphy, S. A. Hawes, T. G. Foster, Fred Eckart, Cameron H. Sanders, W. G. Middleswart, B. B. Tuttle.

WRITES.—Monthly Premium, Accident and Health Insurance.

TERRITORY COVERED.—Indiana, Ohio, Pennsylvania, Kentucky.

AMERICAN LIFE AND ACCIDENT INSURANCE COMPANY, Kansas City, Mo. Organized 1899. Reorganized as stock company June 10, 1907.

OFFICERS.—Pres., Joe W. Ingram; V. Prests., George T. Johnson, L. H. Miles; Sec., J. R. Moore; Treas., E. M. Williams; Asst. Sec., P. E. Heisler.

DIRECTORS.—E. M. Williams, George T. Johnson, William L. M. Campbell, A. G. Friesz, Joe W. Ingram, B. C. Jackson, L. H. Miles, J. B. Reynolds, G. M. Smith.

WRITES.—Accident and Health Insurance.

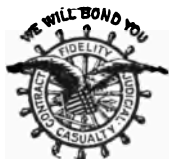
TERRITORY COVERED.—Mo., Tex., Ark., Miss., Ga., Tenn., Kan., La.

Absolute Protection

Prompt Service

Reasonable Rates

Capital Paid in Cash
\$3,000,000



Total Resources Over
\$14,000,000

United States Fidelity and Guaranty Co.

BALTIMORE, MARYLAND

ISSUES

**Judicial
Contract
Fidelity
Official
Railroad
Fraternal
Order
Bank
Internal
Revenue
and
Customs**

BONDS

ISSUES

**Accident—Health
Burglary—Plate Glass
Physicians, Dentists and
Druggists Liability
Liability (Employers and Public)
General Liability
Elevator—Teams
Automobile
Workmen's Collective and
Workmen's Compensation**

POLICIES

**Offers to Merchants the Best Possible Protection
Through its Department of Guaranteed Attorneys**

JOHN R. BLAND, President

Casualty and Miscellaneous Insurance Companies—(Continued)

AMERICAN MUTUAL COMPENSATION INSURANCE COMPANY, 18 East 41st street, New York. Organized March 23, 1914.

OFFICERS.—Pres., Charles E. Hodges; V. Pres., Nicholas E. Deveraux; Sec. and Treas., Thompson S. Sampson.

WRITES.—Automobile, Property Damage, Automobile Liability, Elevator, Employers Liability, General Liability, Landlords Liability, Public Liability, Team, and Workmen's Compensation Insurance.

TERRITORY COVERED.—New York.

AMERICAN MUTUAL LIABILITY INSURANCE COMPANY, 50 State street, Boston, Mass. Organized 1887.

OFFICERS.—Pres. and Mgr., Russel Gray; V. Pres. and Treas., Chas. E. Hodges; Sec., Donald B. Ward; Asst. Sec., H. C. Kneppenberg, Jr.

DIRECTORS.—Harcourt Amory, Spencer Borden, Jr.; A. E. Borie, William L. S. Brayton, Clarence A. Cook, Frederick A. Flather, Russell Gray, Edwin Farham Greene, Nathaniel Stevens, John H. Barnes, Chas. E. Hodges, Chas. C. Hoyt, Geo. E. Keeney, Ronald T. Lyman, Albert G. Mason, Rudolph Ortman, Arthur B. Silabee, R. P. Snelting, Chas. C. Springer, C. H. Wheeler.

WRITES.—Public Liability, Elevator Liability, Teams Liability, Contingent Liability and Workmen's Compensation Insurance, Auto and Teams Property Damage, Auto Liability.

AMERICAN NATIONAL INSURANCE COMPANY, Galveston, Tex.

OFFICERS.—Pres., W. L. Moody, Jr.; Sec., L. H. Collier (Accident Department).

AMERICAN SURETY COMPANY OF NEW YORK, 100 Broadway, New York. Organized April 14, 1884.

OFFICERS.—Pres., F. W. Lafrentz; 1st V. Pres., R. R. Brown; V. Pres., Henry C. Wilcox, C. S. Van Rensselaer, J. W. Mason, Richard Deming, H. B. Zevely, Wm. L. Tomlins, Jr., E. F. Watson, F. J. Parry; Sec.-Treas., Charles W. Goetchius; Supt. of Agencies, F. J. Parry; Asst. Supt., D. H. Cook.

TRUSTEES.—Henry D. Lyman, Chairman of the Board; Charles H. Allen, John Anderson, Edwin L. Blabon, Charles A. Boody, R. R. Brown, Clarence E. Chapman, William Nelson Cromwell, Otis H. Cutler, Richard Delafield, James B. Duke, Sylvester C. Dunham, W. N. Dykman, Daniel Guggenheim, Henry W. Hayden, A. J. Hemphill, F. L. Hine, Walter S. Johnston, R. C. Kerens, F. W. Lafrentz, L. F. Loree, W. S. McCornick, A. W. Mellon, Andrew Mills, W. H. Moore, J. R. Morron, W. A. Nash, W. R. Nicholson, D. G. Reid, S. W. Rosendale, Lindsay Russell, John D. Ryan, John G. Shedd, Samuel S. Sharp, William Skinner, Robert S. Sloan, R. A. C. Smith, Valentine P. Snyder, Edward R. Stettinius, Guy E. Tripp, Theodore N. Vail, L. A. Watres, William F. Whiting, Albert H. Wiggin, George T. Wilson, Bronson Winthrop, J. C. Schmidlapp, E. F. Carry.

WRITES.—Fidelity and Surety Insurance.

APPOMATTOX CASUALTY COMPANY, INC., 126A Sycamore, Petersburg, Va. Organized December, 1910.

OFFICERS.—Pres. and Treas., W. E. Armstrong; Sec. and Supt. of Agencies, R. A. Gamble; Gen. Counsel, Lassiter and Drewry.

DIRECTORS.—J. W. Seward, R. A. Gamble, W. E. Armstrong, M. E. Gamble, W. D. Armstrong.

WRITES.—Health and Accident Insurance.

TERRITORY COVERED.—Virginia.

ATLANTIC GUARANTY AND TITLE INSURANCE COMPANY, 1421 Atlantic avenue, Atlantic City, N. J. Organized January 4, 1915.

OFFICERS.—Pres., Joseph Thompson; V. Pres., Harry Bacharach, John B. Slack; Sec., Silas Shoemaker; Asst. Sec., E. B. Mitchell; Treas., W. E. Shackelford.

DIRECTORS.—Joseph Thompson, Silas Shoemaker, Harry Bacharach, Charles S. Moore, Harvey K. Eaton, Samuel C. Clark, James H. Hayes, Chas. D. White, Isaac Bacharach, Frank Smathers, John B. Slack, Warren Somers, G. Arthur Bolt, Elias Rosenbaum, Geo. T. Lippincott, Lewis Evans, David C. Reed, W. E. Shackelford, Edmund C. Gaskill, Jr., Edwin A. Parker, Victor F. Fisher and John C. Slape.

WRITES.—Title Insurance and Surety Bonds.

TERRITORY COVERED.—Atlantic City, Atlantic Co. and Cape May Co.

ATLANTIC HEALTH AND ACCIDENT COMPANY, Boston, Mass. Organized 1912.

OFFICERS.—Pres., Walter C. Cogswell; Sec., M. E. Coughlin.

Casualty and Miscellaneous Insurance Companies—(Continued)

AUTOMOBILE INSURANCE COMPANY, of Hartford, Conn. (See Domestic Fire Insurance Companies.)

BANKERS ACCIDENT INSURANCE COMPANY, Des Moines, Ia. Organized 1893 on mutual basis.

OFFICERS.—Pres., Frank H. Miner; V. Prests., C. H. Martin, E. C. Budlong; Sec., J. A. Kizer; Treas., E. A. Slininger; Agency Supt., E. C. Budlong.

DIRECTORS.—F. L. Miner, C. H. Martin, E. C. Budlong; J. A. Kizer, J. P. Wallace, George C. Carpenter and C. E. Hunn.

WRITES.—Accident and Health Insurance.

TERRITORY COVERED.—Colo., Ia., Kas., Mo., Minn., Neb., Wis.

The Bankers Accident was organized under the assessment laws of Iowa in 1893, and changed to a mutual company later. It raised \$100,000 of capital and \$20,000 of surplus by disposing of stock at \$120,000 per share, and without any expense of promotion. The company has had a steady growth and has been a profitable investment. Its reputation for payment of claims is excellent, and it carries a fine line of modern and liberal policies. In proportion to its obligations its resources are abundant. It writes accident and health insurance only. At the close of 1916 the development had been as indicated by the following figures; the 1915 data being also given for purposes of comparison: Admitted assets, 1916, \$268,163—1915, \$243,680; capital, \$100,000; net surplus, 1916, \$34,114—1915, \$27,864; premium receipts, 1916, \$361,052—1915, \$350,229; total income for the year, 1916, \$384,974—1915, \$358,849. The Bankers Accident closed its books at the end of 1916 without a single proven claim upon which proofs had been filed. The management of the Bankers is entirely capable, and the directorate is composed of men of wealth and standing. President Frank L. Miner has been identified with insurance and insurance journalism for twenty years, and has been the president of the Bankers Accident for six years. Vice President Budlong and Secretary Kizer have been with the company twelve and thirteen years respectively. They are all underwriters of ability and character, and may be relied upon to safely and steadily develop the company along the most approved lines.

BANKERS CASUALTY INSURANCE COMPANY, Minneapolis, Minn. Organized 1907. Reorganized on stock basis 1914.

OFFICERS.—Pres., R. B. Beson; Sec., S. L. Beson.

THE COMMERCIAL is at all times ready to co-operate with the Insurance Broker in the interest of his clients.

LET US HELP YOU TO WRITE A LARGER VOLUME OF BUSINESS!



Automobile, Teams, Plate Glass, Elevator, Accident and Health, Compensation, General Liability, and Public Liability.

HOME OFFICE

NEWARK

NEW JERSEY

Casualty and Miscellaneous Insurance Companies—(Continued)

BANKERS' DEPOSIT GUARANTY AND SURETY COMPANY, 105 Central Bldg., Topeka, Kan. Organized April 29, 1909.
OFFICERS.—Pres., E. E. Ames; V. Prests., W. J. Bailey, W. H. Burks, J. R. Burrow; Treas., George S. Murphy; Sec., John T. Morrissey.
DIRECTORS.—W. J. Bailey, J. W. Berryman, W. H. Burks, J. R. Burrow, C. Q. Chandler, E. R. Fulton, P. W. Goebel, D. B. Harrison, Scott Hopkins, F. S. Larabee, J. T. Leonard, C. E. Lobbell, W. F. March, E. E. Mullaney, George S. Murphy, F. C. Newman, L. L. Northrup, J. T. Pringle, D. D. Bramwell, George T. Tremble, Willis Westbrook, E. E. Ames, W. J. Watson, A. H. Danton.
WRITES.—Fidelity, Depository and Bonds Securing Deposits, Written for Kansas Banks.

BANKERS' INTERNATIONAL LIFE ASSURANCE COMPANY, Denver, Colo.
OFFICERS.—Pres., C. A. Gent; Sec. and Mgr., Edwin Starkey.

BOSTON CASUALTY COMPANY, 201 Devonshire street, Boston, Mass. Organized 1910.
OFFICERS.—Pres., H. C. Hall; V. Pres., A. H. Bullock; Sec., J. Kelso Mairs; Treas., J. J. Minot, Jr.
DIRECTORS.—A. H. Bullock, H. C. Hall, J. Lovell Johnson, Lindsay S. Jones, Oscar F. Kinney, C. W. Macdonald, J. Kelso Mairs, J. H. A. McNamee, J. J. Minot, Jr.
WRITES.—Commercial Health and Accident Insurance.
TERRITORY COVERED.—Mass., N. H., R. I.

BROTHERHOOD ACCIDENT COMPANY, 294 Washington street, Boston, Mass. Organized April 4, 1911.
OFFICERS.—Pres., Charles S. Farquhar; V. Pres., Charles A. Boynton; Sec., Jay B. Crawford; Treas., Joseph W. Estabrook; Gen. Mgr., Charles S. Powell.
DIRECTORS.—J. B. Crawford, Joseph W. Estabrook, Charles S. Powell, C. S. Farquhar, C. A. Boynton, Charles M. Estabrook, Charles G. Campbell.
WRITES.—Health and Accident Insurance.
TERRITORY COVERED.—United States.

BUILDERS' LIMITED MUTUAL LIABILITY INSURANCE COMPANY OF WISCONSIN, Gay Building, Madison, Wis. Organized April, 1915.
OFFICERS.—Pres., Joseph Tyrrell; V. Pres., M. T. Winters; Sec., Harry L. Geisler; Treas., G. C. Cnare.
DIRECTORS.—H. C. Kellogg, M. G. Peters, G. C. Cnare, Everett Schmidt, John Schatz, E. Pautz, M. O. Mertz, J. L. Leonhardt, W. H. Quinn.

CAPITAL CITY SURETY COMPANY, Albany, N. Y.
OFFICERS.—Pres., Jno. J. Ryan; Sec. and V. Pres., Frank P. Dolan.
DIRECTORS.—Frank P. Dolan, John J. Ryan, Jos. J. Murphy, William E. Murphy, Edward Murphy, 2d; John F. Cahill, James A. Dolan, C. W. Twist, Charles E. Craymer, F. J. Schilling, M. E. Staley, William J. Wiley, I. Keller.
TERRITORY COVERED.—New York.

CAROLINA HAIL INSURANCE COMPANY, Main street, Marion, S. C. Organized March, 1906.
OFFICERS.—Pres., J. C. Mace; V. Pres., Richard I. Manning; Sec. and Supt. of Agencies, O. K. La Roque; Treas., W. H. Cross; Gen. Counsel, L. D. Lide and W. F. Stackhouse.
DIRECTORS.—J. C. Mace, L. D. Lide, W. F. Stackhouse, Will Stackhouse, H. C. Graham, Richard I. Manning, Chas. A. Smith, C. P. Hodges, O. K. La Roque.
WRITES.—Insures Growing Crops Against Loss by Hail.

CENTRAL COMPENSATION AND CASUALTY COMPANY, Rochester, N. Y. Organized 1916.
OFFICERS.—Pres., Mm. D. Haynes; V. Prests., W. A. Hubbard, Jr., Wm. Deininger; Sec., Geo. R. Fuller; Treas., Lee Richmond.

CENTRAL LIVE STOCK INSURANCE COMPANY, Kankakee, Ill. Organized 1912.
OFFICERS.—Pres., L. G. Spies; V. Pres., H. F. Nordmeyer; Sec., M. M. Beebe; Treas., Dr. E. C. Hamilton; Supt. of Agencies, Thos. J. Howard.

Casualty and Miscellaneous Insurance Companies—(Continued)

DIRECTORS.—L. G. Spies, H. F. Nordmeyer, M. M. Beebe, Dr. E. C. Hamilton, L. M. Breault, Chas. Brown, Elmer Chambers, E. H. Farouincky, T. J. Howard, H. J. Monroe, B. E. Morgan, John Schott, G. W. Schrader, H. J. Campbell, R. H. Hopkins, C. A. Farley, H. S. Bossart, Geo. Chatfield, Aug. Radeke.
WRITES.—Live Stock Insurance.

CENTRAL TEXAS LIVE STOCK INSURANCE COMPANY, Marlin, Tex.
OFFICERS.—Sec., J. H. Hoke.

CHICAGO BONDING AND INSURANCE COMPANY, 79 W. Monroe street, Chicago, Ill. Organized February 28, 1917, continuing the business of the Chicago Bonding and Surety Company and the Prudential Casualty Company.

OFFICERS.—Pres., A. J. Sabath; V. Prests., Albert Sabath, A. G. Wackenreuter, O. F. Mayer and C. B. Stafford; Sec., Oliver F. Roberts; Asst. Sec., A. H. Werth; Treas., Charles J. Vopicka; AAsst. Treas., Wm. H. Stevenson, Jr.; Gen. Counsel, Albert Sabath.

DIRECTORS.—A. J. Sabath, O. F. Roberts, A. G. Wackenreuter, Oscar F. Mayer, A. S. Roe, Burton F. Swain, R. Lederer, Albert Sabath, Jos. Weissenbach, John U. Smyth, Elias J. Jacoby, B. F. Williams, Preston C. Rubush, Edgar O. Hunter, Charles Mayer, John M. Dalrymple, Alfred Lauter, W. S. Norton.

WRITES.—Fidelity and Surety, Accident and Health, Burglary, Plate Glass, Liability.

TERRITORY COVERED.—Md., W. Va., Tenn., N. J., Ohio, Mich., Ky., Kans., Mo., Ia., Ind., Ill., Wis., Pa., Neb., Minn.

The Chicago Bonding and Insurance Company was originally organized as the Chicago Bonding and Surety Company on August 1, 1912. February 28, 1917, the company merged with the Prudential Casualty Company of Indianapolis, Ind., and the name changed to its present title. Oliver F. Roberts of Chicago is secretary and general manager of the company and C. F. Davis of Indianapolis, is manager of

The **FRANKFORT**
General Insurance Co.

123 William
Street,
New York,
N. Y.

Established 1865

UNION TRUST CO. of New York, 80 Broadway, N. Y. City, Trustee

Statement by New York Insurance Superintendent Showing Excellent Security Afforded Policyholders

Superintendent Phillips recently made the following statement with reference to the direct writing German casualty company, the Frankfort General Insurance Company of Frankfort-on-the-Main, Germany, called for in response to inquiries in consequence of the severance of diplomatic relations between the United States Government and the Imperial German Government:

"The Frankfort General Insurance Company is the only German company transacting casualty business in this State, it having entered the United States in 1894 and was licensed in New York State in 1903. The United States branch of this company has been frequently examined by this department and we have found that it has always met its liabilities and claims fairly and promptly. The annual statement of this company for the year ending December 31, 1916, shows the United States branch in possession of total admitted assets of \$1,491,947.66, of which \$253,700 was deposited with this department at Albany; \$155,250 with the Insurance Superintendent of the State of Ohio, at Columbus, Ohio, and \$774,730.83 with the company's trustee in the United States, the Union Trust Company of New York at 80 Broadway, New York City. The trust deed provides that the securities held by the trustee are for the benefit of all of its policyholders and creditors in the United States.

"This company reports a surplus to policyholders on December 31, 1916, of \$473,899.09, and it seems to me, therefore, that the policyholders need not be alarmed as to their protection on account of the severance of diplomatic relations."

AGENTS WANTED FOR UNOCCUPIED TERRITORY

Casualty and Miscellaneous Insurance Companies—(Continued)

the casualty department. The latest figures available show cash capital of \$500,000, total admitted assets of \$1,801,040.80, consisting of first mortgages, real estate, \$621,738.12; State, county, municipal bonds, \$303,208.08; cash in banks, \$692,243.01; premiums due company, \$171,653.42; real estate, \$500,000; accrued interest, \$15,483.99; non-ledger assets \$120,070.89; making a total of \$1,929,397.51; deducting assets not admitted by insurance departments, \$128,356.71; leaves total admitted assets of \$1,801,040.80.

Liabilities, except capital amount to \$1,004,992.48, reinsurance reserves \$441,101.97 and net surplus of \$296,048.32. The company also maintains a reserve for unpaid losses and expenses, miscellaneous lines, \$156,611.34; reserve for unpaid losses and expenses, liability and compensation (per statutory requirements, \$187,188.76; and a voluntary contingent reserve for outstanding losses, \$144,969.06. During 1916 it transacted a large business receiving net premiums of \$1,154,450.35 with a total income from all sources of \$1,568,212.70 paying \$539,056.37. It discontinued writing workmen's compensation and also withdrew from New York the first of the present year. It is now doing a splendid business and its operations in the past are such as to predict an excellent record for the future.

CLOVER LEAF CASUALTY COMPANY, 306-8 E. State street, Jacksonville Ill. Incorporated May 22, 1912. Commenced business May 22, 1912.
OFFICERS.—Pres., F. H. Rowe; V. Prests., W. C. Bradish; G. H. Lane, T. J. Kelly; Sec. R. Y. Rowe; Treas., C. Y. Rowe; Auditor, W. C. Bradish.
DIRECTORS.—F. H. Rowe, W. C. Bradish, L. H. Clampit, H. G. Rockwood, C. J. Doyle, G. H. Lane, C. Y. Rowe, R. Y. Rowe, C. E. Bradish, T. J. Kelly.
WRITES.—Health and Accident Insurance.
TERRITORY COVERED.—Ohio, Indiana, Illinois, Missouri, Kansas.

COMMERCIAL CASUALTY INSURANCE COMPANY, 31 Clinton street, Newark, N. J. Organized April 2, 1909.
OFFICERS.—Pres., C. W. Feigenspan; V. Pres., H. C. Mitchell; Sec., W. Van Winkle; Treas., J. Horace Shale.
DIRECTORS.—C. W. Feigenspan, Harry C. Mitchell, Edward C. Stokes, Winton C. Garrison, George J. Roberts, John F. Conroy, Abraham Rothschild, John Howe, E. C. Hutchinson, James C. Hinchliffe, Rudolph V. Kuser, E. C. Feigenspan, A. H. Bachellor, Jos. M. Riker, J. Horace Shale.
WRITES.—Personal Accident, Health, Automobile Liability, Automobile Property Damage, Elevator, Employers' Liability, General Liability, Plate Glass, Public Liability, Teams, Workmen's Compensation Insurance.
TERRITORY COVERED.—Del., D. C., Md., Mass., N. J., N. Y., Pa., R. I., W. Va., Ill.

COMMONWEALTH CASUALTY COMPANY, Boston, Mass. Organized 1914.

COMMONWEALTH CASUALTY COMPANY, Drexel Bldg., Philadelphia, Pa. Organized March 20, 1906.
OFFICERS.—Pres., I. N. Stevens; V. Pres., Wallace G. Bobb, M. D.; Sec., E. S. Cook; Treas., Chas., T. Megee; Mgr. of Agts., E. W. Cook; Gen. Counsel, C. Wm. Freed.
DIRECTORS.—I. N. Stevens, E. S. Cook, W. G. Bobb, C. T. Megee, H. C. Stewart, Milton Birch, E. W. Cook, C. Wm. Freed, H. S. Glazier.
WRITES.—Health and Accident Insurance.
TERRITORY COVERED.—Col., Del., D. C., Ill., Ind., Md., N. J., Ohio, Pa., R. I., Tenn., Tex., W. Va.

CONSOLIDATED CASUALTY COMPANY, Charleston, W. Va. Executive offices, Louisville, Ky. Organized July 3, 1908.
OFFICERS.—Pres., J. W. Scherr; V. Prests., J. V. Norman, M. J. Moss; Sec. Treas., W. A. Hart; Supt. of Agencies, W. O. Alden; Gen. Counsel, J. V. Norman.
DIRECTORS.—W. E. Deegans, J. V. Norman, George R. Ewald, George H. Boone, M. J. Moss, W. B. Mathews, W. A. Hart, Harry Scherr, J. W. Scherr, C. E. Bowman, John S. Kelly, Jr.; J. E. Newman, Eugene Johnson, W. O. Alden, A. J. Stein.
WRITES.—Accident and Health Insurance, Automobile Liability and Property Damage.
TERRITORY COVERED.—Pa., Ohio, W. Va., Ind., Ky., Tenn.

CONTINENTAL CASUALTY COMPANY, 910 Michigan Ave., Chicago, Ill. Organized November 29, 1897.
OFFICERS.—Pres., H. G. B. Alexander; V. Prests., L. C. Rose, A. W. Underwood, Manton Maverick, H. A. Behrens; Sec., W. H. Betts; Asst. Sec., M. E. Heffron; Asst. Sec. and Treas., W. H. Roberts.

Casualty and Miscellaneous Insurance Companies—(Continued)

DIRECTORS.—H. G. B. Alexander, L. C. Rose, A. W. Underwood, R. I. Stearns, W. H. Roberts.

WRITES.—Personal Accident, Health, Liability, Compensation and Automobile Insurance.

TERRITORY COVERED.—All States for Personal Accident and Health, and part for Casualty Lines.

COSMOPOLITAN INDUSTRIAL INSURANCE COMPANY, Philadelphia, Pa.

OFFICERS.—Pres., Evan G. Badger; V. Pres., Frederick W. Duckworth; Sec., Edward H. Gurk; Treas., James A. Perrett.

DIRECTORS.—Evan G. Badger, F. W. Duckworth, Edward H. Gurk, James A. Perrett, Harry L. Chambers.

TERRITORY COVERED.—Pennsylvania.

DELAWARE SURETY COMPANY, Wilmington, Del. Organized 1915.

EASTERN CASUALTY COMPANY, 161 Devonshire street, Boston, Mass. Organized February 21, 1916.

OFFICERS.—Pres., Corwin McDonell; Sec.-Treas., Horace S. Bean; Gen. Counsel, Guy A. Ham.

DIRECTORS.—Corwin McDonell, Horace S. Bean, Guy A. Ham, Charles M. Goodnow, Francis R. Parks, M. Douglass Flatlery, Thomas W. Pelham, William E. Putnman, H. D. Turner.

WRITES.—Health and Accident Insurance.

EMPLOYERS INDEMNITY CORPORATION, Commerce Bldg., Kansas City, Mo. Organized January 30, 1914.

OFFICERS.—Pres., E. G. Trimble; V. Pres., H. Woodhead, L. F. Block and M. S. Neal; Sec., John Woodhead; Man. Undr., E. G. Trimble; Actuary, A. J. Noe, Auditor; Gen. Counsel, Chas. M. Howell.

DIRECTORS.—E. G. Trimble, H. Woodhead, John Woodhead, Bruce Dodson, L. H. Fisher, C. A. Wheeler, Henry W. Stoerr, M. M. Johnson, J. F. Braden, J. C. Wilson.

London

Guarantee and Accident Company, Limited of London, England

UNITED STATES BRANCH, CHICAGO, ILLINOIS

F. W. Lawson, General Manager

Total Assets.....	December 31, 1916	\$6,466,094.71
Total Liabilities	“ “ “	5,424,344.55
Surplus to Policyholders..	“ “ “	1,041,750.16

**DEPOSITED With Insurance Departments
and United States Trustee.....** 4,491,395.02

**WALTERS, KELLY & CO.
Metropolitan Agents**

55 John Street

New York, N. Y.

Casualty and Miscellaneous Insurance Companies—(Continued)

Percy W. Brower, Marshall S. Neal, Lynton T. Block, E. C. Whitbeck, F. S. Neal.
WRITES.—Health, Accident, Property Damage, Liability and Workmen's Compensation Insurance.

TERRITORY COVERED.—Cal., Colo., Conn., Ind., Ia., Kans., Md., S. C., Ky., Mass., Mich., Minn., Mo., Mont., Me., Tex.

EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED, London, England. Organized 1880. Entered the U. S. 1886.

OFFICERS.—Gen. Mgr. and Sec., W. E. Gray; United States Branch Mgr., Samuel Appleton, Boston, Mass.

DIRECTORS.—Lord Claude Hamilton, Walter H. Maudslay, Henry W. Maynard, Leopold Solomons, Sir Philip Hickson Waterlow, Joseph Orrell, S. J. G. Hoare, Hugh Duncombe Flower, Col. Sir Edward Ward.

ADVISORY BOARD.—William Allen Butler, Gen. Francis V. Greene, William D. Baldwin.

TRUSTEES.—Frank G. Webster, John Lowell, C. Minot Weld.

WRITES.—Accident, Automobile Property Damage, Automobile Liability, Burglary, Elevator, Employers' Liability, Fidelity, General Liability, Health, Plate Glass, Steam Boiler, Team, Vessel Liability, Fly Wheel, Workmen's Compensation, Workmen's Collective Insurance.

TERRITORY COVERED.—All States and Territories, except Alaska, Ala., Ark., Colo., Ida., Kan., N. M., Okla., S. D., Tex., Utah, Wash., Wyo.

EMPLOYERS' MUTUAL LIABILITY COMPANY, Omaha, Nebraska. Organized December, 1915.

OFFICERS.—Pres., A. J. Love; V. Pres., W. A. Fraser, Gurdon W. Wattles; Sec., J. W. Grace; Treas., Frank T. Hamilton.

DIRECTORS.—The officers and T. C. Byrne, F. B. Johnson, Nelson B. Updyke, Paul F. Skinner, M. C. Peters.

EQUITABLE ACCIDENT COMPANY, 161 Devonshire street, Boston, Mass. Organized December 11, 1891. Reorganized November, 1909.

OFFICERS.—Pres., Albert C. Smith; Sec.-Treas., David T. Montague; Gen. Mgr., William H. Jones.

DIRECTORS.—Albert C. Smith, William H. Jones, David T. Montague, Lucius A. Derby, Charles H. W. E. Buck, Horace W. Corey.

WRITES.—Accident and Health Insurance.

TERRITORY COVERED.—New England States, N. Y., N. J., Pa., Ohio, Ill., D. C., Ind., Mich.

EXCELSIOR ACCIDENT INSURANCE ASSOCIATION, Eckman, W. Va. Organized August, 1905.

OFFICERS.—Pres., James R. Gillian; V. Pres., W. J. Benry; Sec.-Treas., Morris Watts.

DIRECTORS.—W. J. Benry, J. R. Gillian, W. L. Johnston, S. W. Patterson, W. A. Phillips, Morris Watts.

TERRITORY COVERED.—West Virginia.

EUREKA CASUALTY COMPANY, Commercial Trust Bldg., Philadelphia, Pa. Organized December, 1915.

OFFICERS.—Pres., Edward B. Creighton; Sec., Nelson E. Long; Treas., Frank S. Lawrence.

DIRECTORS.—Harry A. Berwind, Thomas Fisher, Daniel A. Newhall, D. G. Gimber, Edward B. Creighton, Edward B. Chase and Eugene A. Delaney.

WRITES.—Fire and Casualty Insurance.

TERRITORY COVERED.—Pennsylvania.

EUROPEAN ACCIDENT INSURANCE COMPANY, LTD., London, England. United States office, 123 William street, New York City. Organized May 10, 1911. Started business in United States September 29, 1911.

TRUSTEE.—Bankers' Trust Company.

UNITED STATES MANAGER.—Fester & Folsom, Inc.

WRITES.—Accident, Health, Liability, Compensation, Fidelity, Surety, Burglary, Steam Boiler, Fly Wheel Insurance.

FEDERAL CASUALTY COMPANY, 479 Woodward avenue, Detroit, Mich. Organized 1906.

OFFICERS.—Pres. and Treas., V. D. Cliff; V. Pres., M. M. Cliff; Sec., L. E. Daly; Asst. Sec., E. S. Hoag; Gen. Counsel, A. L. Clotfelter.

Casualty and Miscellaneous Insurance Companies—(Continued)

DIRECTORS.—V. D. Cliff, L. E. Daly, M. M. Cliff, J. McNamara, E. J. Corbett.
WRITES.—Health and Accident Insurance.
TERRITORY COVERED.—Mich., Ind., Ill., Mo., Ohio, W. Va., Pa., N. J., Me.,
 Vt., Ky., Okla., N. H., Kans., Conn., Md., Ga., Minn., Colo., Cal., Iowa, Ala., Tenn.

FIDELITY AND CASUALTY COMPANY OF NEW YORK, 92 William street, New York City. Organized 1876.

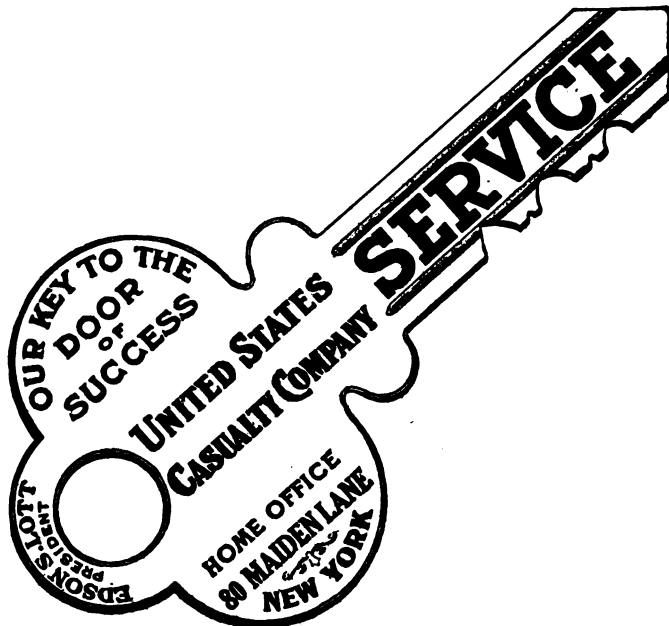
OFFICERS.—Pres., Robert J. Hillas; V. Prests., Frank E. Law, Hedley R. Woodward; Sec., Theodore E. Gaty; Asst. Secs., George W. Allen, C. E. Scattergood, C. L. Newmiller, Walter McK. Hillas; Supt. of Agencies, Allen J. Ferres; Mgr., Benjamin Sturges.

DIRECTORS.—William P. Dixon, John G. McCullough, Anton A. Raven, George E. Ide, William J. Matheson, John J. Riker, John Sherman Hoyt, William G. Low, Alexander E. Orr, W. Emlen Roosevelt, Frank Lyman, William H. Porter, Lewis L. Clarke, Robert J. Hillas.

WRITES.—Bonding, Personal Accident and Health, Physicians' Liability, Plate Glass, Steam Boiler, Fly Wheel, Druggists' Liability, Employers' Liability, Elevator, General Liability, Teams Liability, Workmen's Collective, Automobile Liability, Workmen's Compensation, Same, Residence, Residence Theft, Store, Robbery and Bankers' Burglary Insurance.

FIDELITY AND DEPOSIT COMPANY OF MARYLAND, Charles and Lexington streets, Baltimore, Md. Organized February, 1890.

OFFICERS.—Pres., Edwin Warfield; First V. Pres., Thomas A. Whelan; Second V. Pres., Charles R. Miller; Third V. Pres., Seymour Mandelbaum; Fourth V. Pres., John H. Wight; Fifth V. Pres., Wm. Hugh Harris; V. Prests., Henry B. Platt, Joseph A. Flynn, George L. Radcliffe, Frederic A. Price; Additional V. Prests., Fred S. Axtell, Millard Leonard, Frank A. Bach; Sec., Robert S. Hart; Treas., William E. P. Duvall; Asst. Sec.-Treas., Thomas L. Berry, Charles V. R. Marsh; Asst. Secs., Edwin Warfield, Jr., William R. Bishop, Richard W. Worthington, Wm. B. Athey, Frank P. Welsh, John G. Yost; Asst. Treas., Roland Benjamin.



Casualty and Miscellaneous Insurance Companies—(Continued)

DIRECTORS.—Edwin Warfield, Wm. B. Athey, Wm. H. Bayless, E. W. Biddle, Harry C. Black, Van Lear Black, Abram Bosler, Herman E. Bosler, James W. Denny, Chas. E. Fink, Joseph A. Flynn, Solomon Frank, Frank A. Furst, E. Stanley Gary, Wm. Hugh Harris, Robert S. Hart, Wm. P. Harvey, W. S. Hilles, R. Curzon Hoffman, Jr.; W. Bladen Lowndes, Seymour Mandelbaum, J. Dudley Mason, Charles R. Miller, Gustavus Ober, Jr.; Thomas O'Neill, Henry B. Platt, Fred A. Price, Lawrason Riggs, John Walter Smith, Edwin Warfield, Jr.; George Warfield, Marshall T. Warfield, Clarence W. Watson, Charles A. Webb, Thomas A. Whelan, Richard J. White, John H. Wight.

WRITES.—All kinds of Casualty Insurance and Surety Bonds, except Workmen's Compensation and Employers' Liability.

TERRITORY COVERED.—Hawaii, Porto Rico, Cuba, England, Germany, Austria, Hungary, and all States, except South Dakota.

FIRST TEXAS STATE INSURANCE COMPANY, Galveston, Tex.

OFFICERS.—Pres., I. H. Kempner; Sec., T. E. Flick.

DIRECTORS.—I. H. Kempner, B. J. Cunningham, H. Sheffield, Jr.; S. E. Kempner; T. E. Flick.

TERRITORY COVERED.—Texas.

FORT DEARBORN CASUALTY COMPANY, Chicago, Ill. Organizing.

OFFICERS.—Pres., Elmer E. Lampert; Sec., George Girling.

FRANKFORT GENERAL INSURANCE COMPANY, Frankfort, Germany. United States Department, 123 William street, New York City. Organized 1865. Entered U. S. 1896.

OFFICERS.—U. S. Mgr. and Atty., C. H. Franklin; Sec., John M. Smith.

U. S. TRUSTEES.—Union Trust Company, New York.

WRITES.—Workmen's Compensation, Liability, Personal Accident and Health, Industrial Accident and Health, Burglary and Theft, Automobile and Teams, Property Damage and Workmen's Collective Insurance.

TERRITORY COVERED.—Ala., Cal., Colo., Conn., D. C., Ga., Ill., Ind., Iowa, Ky., Me., Md., Mass., Mich., Minn., Mo., Mont., Neb., N. H., N. J., N. Y., Ohio, Pa., R. I., Vt., Wash., Wis., N. M.

Frankfort General Insurance Company of Frankfort, Germany, was organized in 1865 and was at first called The Frankfort Marine and Plate Glass Insurance Company; in 1886 the title was changed to The Frankfort Marine, Accident and Plate Glass Insurance Company, the present name being adopted 1911. The company is one of Germany's oldest and largest underwriting institutions, enjoys the confidence of the public wherever it does business and is very strong in its resources. It entered the United States in 1896. The condition of the United States Branch at the close of 1916 was as follows: Admitted Assets, \$1,491,947.66; liabilities, \$1,018,048.57; surplus to policyholders, \$473,899.09. The United States manager and attorney is Charles H. Franklin, and the headquarters are at 123 William street, New York. The secretary is John M. Smith. The United States trustee is the Union Trust Company of New York.

GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORPORATION LTD., of Perth, Scotland, 4th and Walnut streets, Philadelphia, Pa., and Perth, Scotland. Organized 1885 (Great Britain). Entered U. S. 1899.

OFFICERS.—U. S. Mgr., Frederick Richardson; Asst. U. S. Mgrs., James F. Mitchell, Thomas C. Moore, E. O. Howell.

U. S. TRUSTEE.—Girard Trust Company, Philadelphia, Pa.

WRITES.—Employers' Liability, Workmen's Compensation, Automobile, Burglary, Ordinary Health and Accident, Industrial Health and Accident, etc., Insurance.

TERRITORY COVERED.—All States, except Ark., Ida., Mont., Nev., N. M., N. D., S. D., Ia., Miss., Wyo.

GENERAL INDEMNITY CORPORATION OF AMERICA, 1050 University avenue, Rochester, N. Y. Organized 1914.

OFFICERS.—Pres., Hiram R. Wood; V. Pres., W. Roy McCanne; Sec., Ralph M. Barstow; Treas., Geo. W. Todd.

DIRECTORS.—Ralph M. Barstow, Edwin S. Gordon, James S. Havens, Frank N. Kondolf, Wm. R. Malone, W. Roy McCanne, A. J. Pruitt, Geo. W. Robeson, Geo. W. Thayer, Geo. W. Todd, Libanus M. Todd, H. R. Wood, Walter L. Todd.

WRITES.—Theft by Check Raising.

TERRITORY COVERED.—Ark., Cal., Ill., Ind., Me., Minn., N. J., N. Y., Okla., Pa., R. I., Tenn., Tex., Wash., Wis.

GEORGIA CASUALTY COMPANY, Georgia Casualty Bldg., Macon, Ga. Organized April 20, 1909.

OFFICERS.—Pres., W. E. Small; V. Prests., H. T. Powell, T. B. McRitchie, J. E.

Casualty and Miscellaneous Insurance Companies—(Continued)

Smith, Jr.; Sec. and Man. Undr., E. P. Amerine; Asst. Sec., J. C. Morton; Treas. and Purchasing Agt., Chas. L. Fielding; Supt. of Agencies, Peter Epes; Gen. Counsel, W. B. Birch.

DIRECTORS.—W. E. Small, J. E. Smith, Jr., J. S. Schofield, A. T. Small, T. B. McRitchie, E. H. Holland, J. M. Finn, W. J. Harley, J. B. Hart, R. C. Hazlehurst, L. P. Hillyer, H. T. Powell, J. A. Smith, T. R. Turner.

WRITES.—Accident and Health, Liability, Workmen's Compensation, Plate Glass, Burglary, Automobile, Workmen's Collective, Teams, Collision and Property Damage Insurance.

TERRITORY COVERED.—Ala., Cal., Colo., Del., D. C., Fla., Ga., Ill., Ind., Kan., Ky., La., Md., Mich., Minn., Miss., Mo., Neb., N. J., N. M., N. C., Pa., Tenn., Texas, Va., W. Va., Wis.

GERMAN-AMERICAN INDUSTRIAL COMPANY, Philadelphia, Pa.

OFFICERS.—Pres., S. Enion; V. Pres., H. Reeves; Sec.-Treas., L. M. Fuhrman.

DIRECTORS.—S. Enion, H. Reeves, L. M. Fuhrman, L. C. Reeves, Dr. G. A. Enion.

TERRITORY COVERED.—Pennsylvania.

GLEN JEAN INSURANCE COMPANY, Mount Hope, W. Va.

OFFICERS.—Pres., John Faulkner; V. Pres., W. H. Darnall; Sec.-Treas.-Gen. Mgr., W. E. Deegans.

DIRECTORS.—John Faulkner, W. H. Darnall, W. E. Deegans, T. L. Feazell, J. A. Boone, G. J. Krause.

TERRITORY COVERED.—West Virginia.

GLOBE INDEMNITY COMPANY, 45 William street, New York City. Organized June 1, 1911.

OFFICERS.—Pres., Henry W. Eaton; V. Pres., George W. Hoyt; Sec. and Gen. Mgr., A. Duncan Reed; Supt. of Agencies, Thos. J. Graham.

DIRECTORS.—Henry W. Eaton, George W. Hoyt, John A. Stewart, Edmund D. Randolph, Walter C. Hubbard, Thatcher M. Brown, Wm. H. Wheelock, A. G. Dent, F. I. Crisfield, J. B. Kremer, John C. Rimmer, James H. Burnside, J. Mackinnon.

WRITES.—Casualty, Fidelity and Surety Insurance.

TERRITORY COVERED.—Cal., Col., Conn., Del., D. C., Ga., Ill., Ind., Ia., Kan., Ky., La., Me., Md., Mass., Mich., Minn., Mo., Neb., N. H., N. J., N. Y., Ohio, Ore., Pa., R. I., Utah, Vt., Va., Wash., W. Va., Wis.

GRANITE LIVE STOCK INSURANCE COMPANY, Bloomington, Ill. Organized August 26, 1913.

OFFICERS.—Pres., C. A. Lafferty; V. Pres., D. Augstin; Sec., A. L. Stone; Treas., Enas Stewart.

DIRECTORS.—O. Clark, A. J. Keenan, C. E. Moots, E. Stewart, O. M. Dooley, C. A. Lafferty, D. Augstin, A. L. Stone, Enas Stewart.

TERRITORY COVERED.—Illinois.

GREAT EASTERN CASUALTY COMPANY, 55 John street, New York City. Organized December, 1892.

OFFICERS.—Pres., Louis J. Reckendorfer; Sec., Thomas H. Darling; Asst. Sec., Henry F. Weissenborn; Treas., D. L. Phillips; Supt. of Agencies, C. Clark Howard.

DIRECTORS.—Leopold Stern, S. V. Searle, E. A. McAlpin, B. J. Ludwig, Louis J. Reckendorfer, C. J. Wittenberg, August Goertz, D. L. Phillips, Oscar E. Ballin, Thomas H. Darling.

WRITES.—Accident, Health, Burglary, Plate Glass, Liability, Property Damage and Workmen's Compensation.

TERRITORY COVERED.—United States.

The Great Eastern was incorporated under the New York laws December 30, 1892, as "The Great Eastern Casualty and Indemnity Company," and wrote its first policy on January 1, 1893. It had a paid-up capital of \$125,000 and a surplus of \$25,000. The present title was adopted in September, 1909. Additions to the capital have been made from time to time, so that it reached \$350,000 on April 15, 1916. The Company has had a gradual but consistent development and is now regarded as one of the most reputable and staunchest of American insurers. Up to 1910 only personal accident and health insurance was written, but the list now includes, in addition to those lines, burglary and theft, plate glass, and workmen's collective. We give the figures of the Company's condition at the close of 1916 along with those of the preceding year for purposes of comparison: Admitted assets, 1916, \$1,291,487—1915, \$1,047,164; surplus over all liabilities, 1916, \$646,079—1915, \$277,940; premium receipts in 1916, \$1,061,609—in 1915, \$952,528; total income in 1916, \$1,118,699—in 1915, \$992,149. The death of the Company's distinguished president, Louis H. Fibel, on May 1, 1916, removed

Casualty and Miscellaneous Insurance Companies—(Continued)

from service one of the ablest and most popular casualty underwriters of the country. His successor in the management and underwriting control, Secretary Thomas H. Darling, and his successor in the presidency, Louis J. Reckendorfer, had both been long associated with him. Mr. Darling has been with the Company since January, 1893, was made assistant secretary in October, 1899, and secretary and a director in November, 1904. The personnel of the management is high throughout, the department chiefs ranking among the leaders of their lines. In 1916, despite the fact that the Company that year began the writing of additional liability lines involving the setting aside of heavy reserves, a magnificent addition was made to the net surplus. The future of the Great Eastern never looked brighter than at present.

GREAT WESTERN ACCIDENT INSURANCE COMPANY, 9th and Walnut streets, Des Moines, Iowa. Organized January 17, 1901. Reincorporated as stock company June 18, 1914.

OFFICERS.—Pres. and Man. Undr., H. B. Hawley; V. Prests., W. G. Tallman, Geo. H. Carr, S. F. Barr; Sec., R. D. Emery; Asst. Sec., Virgil E. Nutt; Treas., John H. Hogan; Supt. of Agencies and Purchasing Agt., W. G. Tallman; Gen. Counsel, Geo. H. Carr.

DIRECTORS.—H. B. Hawley, W. G. Tallman, Geo. H. Carr, J. B. Harsh, R. D. Emery, S. F. Barr, J. S. Rawson, T. L. Ashford, V. E. Nutt.

WRITES.—Accident and Health Insurance.

GUARANTEE BOND AND INSURANCE COMPANY, Wichita, Kas. Organized 1916.

INCORPORATORS.—R. W. Stewart, George McGill, W. S. Moore, C. B. Hudson, I. N. Williams.

GUARANTEE COMPANY OF NORTH AMERICA, 57 Beaver Hall Hill, Montreal, Canada. Organized 1851. Commenced business in United States 1881.

OFFICERS.—Pres. and Mgr. Undr., H. E. Rawlings; V. Pres., William McMaster; Sec.-Treas., Richard B. Scott; Asst. Sec., William S. Chadwick.

DIRECTORS.—H. S. MacDougall, Sir Vincent Meredith, Bart; H. E. Rawlings, J. B. Forgan, E. C. Smith, P. Stockton, E. F. Hebden, John McDonald, William McMaster, Thomas DeWitt Cuyler.

U. S. TRUSTEES.—Bankers Trust Company, New York City; Girard Trust Company, Philadelphia.

WRITES.—Fidelity and Surety Insurance.

TERRITORY COVERED.—Canada, Ill., Iowa, Ky., Mass., Mich., Minn., Mo., N. H., N. J., N. Y., Pa., R. I., Vt., Va., Ind.

GUARDIAN ACCIDENT INSURANCE COMPANY, Indianapolis. Organized March, 1915.

OFFICERS.—Pres., Myron D. King; V. Pres., Dr. Geo. E. Moore; Sec., Fred. B. De Groot; Treas., E. M. Smith.

DIRECTORS.—The officers and H. E. Kinney, M. V. Moore, George T. Monroe.

GUARDIAN CASUALTY AND GUARANTY INSURANCE COMPANY, Salt Lake City, Utah. Organized May, 1909.

OFFICERS.—Pres., W. S. McCornick; V. Prests., Reed Smoot, G. E. Cutler; Sec., T. W. Sloan; Asst. Sec., T. E. Newman; Treas., L. B. McCornick; Man. Undr., G. E. Cutler.

DIRECTORS.—W. S. McCornick, Reed Smoot, Frank J. Hagenbarth, Willard Scowcroft, J. M. Studebaker, Duncan McVichie, George E. Cutler, P. W. Madsen, F. C. Jensen, George W. Morgan, H. F. Lemp, D. L. Evans, W. H. King, W. O. Kay, W. H. Dale, L. B. McCornick, Lafayette Halbrook.

LINE OF INSURANCE WRITTEN.—Accident, Health, Liability, Fidelity, Surety, Plate Glass, Burglary, Theft, Workmen's Collective, Workmen's Compensation.

GULF AND ATLANTIC INSURANCE COMPANY, Columbia, S. C. Organized October, 1909.

OFFICERS.—Pres., B. F. Taylor; Sec.-Treas., R. M. Jones.

DIRECTORS.—B. F. Taylor, R. M. Jones, C. K. Henderson, D. O. Herbert, J. E. McDavid, George S. Mower, W. S. Reamer, D. A. Spivey, F. H. Weston.

WRITES.—Fidelity and Surety Insurance.

TERRITORY COVERED.—South Carolina.

HARTFORD ACCIDENT AND INDEMNITY COMPANY, 125 Trumbull street, Hartford, Conn. Organized 1913.

OFFICERS.—Pres., R. M. Bissell; V. Pres. and Gen. Mgr., Norman R. Moray; Sec., James L. D. Kearney; Asst. Secs., W. G. Falconer, J. Collins Lee; Treas., D. J. Glazier; Comptroller, R. C. L. Hamilton; Supt. of Agencies, J. Collins Lee; Gen. Counsel, Robinson, Robinson & Coles; Purchasing Agt., Lewis Rose.

Casualty and Miscellaneous Insurance Companies—(Continued)

DIRECTORS.—Chas. E. Chase, Chairman; R. M. Bissell, Walter L. Goodwin, Theodore Lyman, George Roberts, Henry S. Robinson, Wm. C. Skinner, Meigs H. Whaples, Norman R. Moray.

WRITES.—Accident, Health, Liability, Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Automobile and Teams Property Damage, Live Stock Insurance.

TERRITORY COVERED.—Ala., Ariz., Ark., Cal., Col., Conn., Del., D. C., Ga., Hawaii, Ill., Ind., Iowa, Kan., Ky., La., Mass., Me., Md., Mich., Miss., Minn., Mo., Neb., N. C., N. D., N. H., N. J., N. Y., Ohio, Ore., Pa., S. C., S. D., Utah, Vt., Wash., Wis., W. Va., R. I., Fla., Mont., Tenn., Tex., Wyo., Utah.

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY, 56 Prospect street, Hartford, Conn. Organized June, 1866.

OFFICERS.—Pres., Chas. S. Blake; V. Pres., Francis B. Allen; Sec., William R. C. Corson; Asst. Secs., L. F. Middlebrook, E. Sidney Berry; Chief Engineer, S. F. Jeter; Gen. Counsel, E. Sidney Berry.

DIRECTORS.—Atwood Collins, Lucius F. Robinson, John O. Enders, Morgan B. Brainard, Francis B. Allen, Charles P. Cooley, Francis T. Maxwell, Horace B. Cheney, D. Newton Barney, Dr. George C. F. Williams, Joseph R. Ensign, Edward Milligan, Edward B. Hatch, Morgan G. Bulkeley, Jr.; Charles S. Blake.

WRITES.—Steam Boiler and Fly Wheel Insurance.

TERRITORY COVERED.—Entire United States.

HOME CASUALTY COMPANY, Omaha, Neb. Organized January, 1910.

OFFICERS.—Pres., Edward M. Martin; V. Pres., R. S. Payne; Sec., F. B. Alldredge; Treas., J. J. Melick.

DIRECTORS.—Edward M. Martin, R. S. Payne, F. B. Alldredge, J. J. Melick, C. E. Hunn.

WRITES.—Health and Accident Insurance.

TERRITORY COVERED.—Nebraska.

HOME PLATE GLASS INSURANCE COMPANY, Washington, D. C. Organized 1882.

OFFICERS.—Pres., John B. Larner; V. Pres., A. S. Taylor; Sec.-Treas., Philip F. Larner.

TERRITORY COVERED.—District of Columbia.

INTERMEDIATE ACCIDENT ASSURANCE COMPANY, Evansville, Ind. Organized January 5, 1911.

OFFICERS.—Pres., Wm. H. McCurdy; V. Pres., W. F. Weyerbacher; Sec.-Treas., Fred Baker.

DIRECTORS.—M. J. Bray, C. F. Hartmetz, C. L. Howard, Sidney Ichenhauser, Frank Lohoff, J. F. Richardson.

WRITES.—Accident and Health Insurance.

TERRITORY COVERED.—Indiana.

INTERNATIONAL FIDELITY INSURANCE COMPANY, 15 Exchange Place, Jersey City, N. J. Organized December 27, 1904.

OFFICERS.—Pres., Alexander A. Aitschuler; Sec., Clarence T. Johnson; Asst. Sec., R. A. Aitschuler; Treas., Oscar R. Graham.

DIRECTORS.—Douglas Alexander, John A. Reid, Charles E. Turck, Oscar R. Graham, Alexander A. Aitschuler.

WRITES.—Fidelity and Surety Insurance.

TERRITORY COVERED.—N. J., N. Y., Pa., Mass., Md., Vt., Dist. of Col.

INTERNATIONAL INDEMNITY COMPANY, Suite 1021 Title Guaranty Bldg., Los Angeles, Cal. Organized December 20, 1911; Licensed June 1, 1912.

OFFICERS.—Pres., N. Blackstock; V. Pres., Niles Pease; Sec., H. Perk, Jr.; Asst. Sec., W. D. Harley; Treas., N. Blackstock; Gen. Mgr., Baird Palette; Man. Undr., R. J. Kerr.

DIRECTORS.—N. Blackstock, Niles Pease, Baird Palette, A. Levy, Charles F. Blackstock, Frank X. Pfaffinger, H. Perk, Jr.

WRITES.—Fidelity, Surety, Automobile and Plate Glass Insurance.

TERRITORY COVERED.—California.

INTEROCEAN CASUALTY COMPANY, Traction Terminal Bldg., Indianapolis, Ind. Executive Offices, Springfield, Ill. Organized February 2, 1907.

OFFICERS.—Pres., W. A. Northcott; V. Pres., J. M. Appel; Sec., W. G. Alpaugh; Treas., C. M. Bowcock; Supt. of Agencies, W. A. Northcott.

Casualty and Miscellaneous Insurance Companies—(Continued)

DIRECTORS.—W. A. Northcott, Alonzo Hoff, C. M. Bowcock, J. M. Appel, W. A. Orr, W. G. Alpaugh, H. A. Converse.

WRITES.—Accident and Health Insurance.

TERRITORY COVERED.—Cal., Ill., Ind., Kans., Me., Mich., Minn., Mo., Neb., Ohio, Okla., Pa., Tenn., Texas, Wash., W. Va., Wis.

INTERSTATE BUSINESS MEN'S ACCIDENT COMPANY, Brown Bldg., Des Moines, Ia. Reorganized December 26, 1916.

OFFICERS.—Pres. and Treas., Ernest W. Brown; V. Pres., Frank O. Green; Sec., Charles P. Waldron; Actuary, Dr. J. M. Emery; Gen. Counsel, Robert M. Haines.

DIRECTORS.—Ernest W. Brown, Charles P. Waldron, Frank O. Green, F. H. Hunter, Leland Windsor, Leonard E. Harbach, W. E. Barrett.

WRITES.—Accident and Health Insurance.

TERRITORY COVERED.—Ia., Ill., Mich., Wis., Minn., N. D., S. D., Neb., Kans., Colo., Utah, Wyo., Cal., Ark., Ky., Pa. and N. H.

INTERSTATE CASUALTY COMPANY, Clark Bldg., Birmingham, Ala. Licensed April 26, 1909.

OFFICERS.—Pres., Henry B. Gray; Sec.-Treas. and Man. Undr., H. M. Archibald, Jr.; Gen. Counsel, J. T. Stokely.

DIRECTORS.—Henry B. Gray, Ross C. Smith, J. T. Stokely, J. W. Hughea, C. B. Rogers, W. D. Sellers, A. H. Dabbs, J. T. Hughes, S. H. Andrews, J. C. Kumpe, W. W. Crawford, F. B. Fowlkes, G. B. Tarrant, E. E. May, W. R. Hutton, L. B. Farley, J. T. Kirk, Eugene Fies, Walter Moore, H. M. Archibald, Jr., B. F. Enslin, W. D. Mitchell, J. W. Minor, J. F. Alexander, S. M. Spencer, J. C. Wood, A. G. Forbes, S. D. McGee, B. W. Watson.

WRITES.—Accident, Health and Liability Insurance.

TERRITORY COVERED.—Georgia, Louisiana, Iowa, Alabama and Tennessee.

INTERSTATE LIFE AND ACCIDENT COMPANY, Hamilton Nat'l Bank Bldg., Chattanooga, Tenn. Organized 1909. Began business, 1910.

OFFICERS.—Pres., H. D. Huffaker; V. Prests., S. M. Chambliss, J. R. Barnes, T. A. Wright; Asst. Sec., James E. Watkins; Treas., H. Bushnell; Med. Dir., Jos. W. Johnson.

DIRECTORS.—J. R. Barnes, H. Bushnell, C. W. Brumby, S. M. Chambliss, C. W. Chears, M. A. Cooper, S. B. Griffin, Dr. H. L. Fancher, N. H. Grady, W. T. Green, Hon. P. L. Harned, H. D. Huffaker, Dr. Joseph W. Johnson, T. F. King, Hon. R. L. Jones, Capt. J. P. Kindrick, Dr. B. P. Lester, Dr. M. W. Murphy, James Roope, A. J. Showalter, W. D. Sutton, J. M. Taylor, Prof. J. A. Wiley, Dr. W. B. Young, J. F. Walker, J. E. Watkins, J. W. Bishop.

WRITES.—Accident, Health, Plate Glass and Weekly Life Insurance.

TERRITORY COVERED.—Tennessee and Georgia.

INTERSTATE SURETY COMPANY, Law Bldg., Redfield, S. Dak. Organized August 4, 1908.

OFFICERS.—Pres., Chas. L. Nicholson; V. Prests., W. F. Corrigan, C. D. Sterling; Sec.-Treas., H. R. Wood; Gen. Counsel, Sterling & Clark.

DIRECTORS.—Chas. L. Nicholson, C. G. Sherwood, W. F. Corrigan, C. D. Sterling, Peter Norbeck, S. W. Clark, F. W. Coolidge.

WRITES.—Surety, Fidelity, Bank, Burglary and Plate Glass Insurance.

TERRITORY COVERED.—South Dakota.

IOWA LIVE STOCK INSURANCE COMPANY, Des Moines, Ia. Organized 1913.

OFFICERS.—Pres., D. J. Gibson; V. Prests., Wm. Crownover, G. H. Burge, E. M. Cassidy; Sec. and Manager, S. A. Court; Treas., Frank P. Flynn; Gen. Agts., D. C. Day, J. R. Dale.

KANSAS CASUALTY AND SURETY COMPANY, Schweiter Bldg., Wichita, Kan. Organized March 25, 1912. Commenced business July 1, 1913.

OFFICERS.—Pres., J. C. O. Morse; V. Prests., R. B. Cochran, Fred B. Stanley, R. H. Timmons; Sec., George D. Marcy; Asst. Sec. and Treas., B. G. Mains; Supt. of Agencies, R. H. Timmons; Gen. Counsel, Fred B. Stanley.

DIRECTORS.—J. C. O. Morse, E. S. Chenoweth, Fred Taintor, W. E. Hutchinson, Fred Robertson, Tom K. Bell, R. B. Cochran, Fred B. Stanley, W. G. Fink, F. C. Hoyt, C. F. Pohlman, Arthur Capper, H. L. Enoch, J. E. Kramer, C. A. Sloan.

WRITES.—Accident, Health, Fidelity, Surety, Plate Glass, Burglary, Automobile Liability, Automobile Property Damage and Collision Insurance.

TERRITORY COVERED.—Kans., Colo., N. M., Minn., Wis., Ariz.

Casualty and Miscellaneous Insurance Companies—(Continued)

KANSAS CITY CASUALTY COMPANY, 800 New York Life Bldg., Kansas City, Mo. Organized July 26, 1909.

OFFICERS.—Pres., W. B. Young; V. Prests., Edwin S. Yeomans, H. J. Dittenbaugh; John H. Berkshire; Sec., Dennis Hudson; Asst. Sec., Alex. S. Peck; Treas., Charles D. Parker; Gen. Counsel, Henry L. McCune; Man. Undr., Dennis Hudson.

DIRECTORS.—Edwin S. Yeomans, James P. Townley, Charles D. Parker, Henry L. McCune, Edward George, W. D. Johnson, John H. Berkshire, W. B. Young, H. J. Dittenbaugh, Dr. Geo. M. Gray, Geo. H. Davis, H. S. Ferguson.

WRITES.—Accident and Health, Burglary and Plate Glass, Automobile Liability and Automobile, Property Damage and Collision Insurance.

TERRITORY COVERED.—Ark., Colo., Ind., Iowa, Kans., Minn., Mo., Neb., Tex., Utah.

KASKASKIA LIVE STOCK INSURANCE COMPANY, Shelbyville, Ill. Organized 1913.

OFFICERS.—Pres., W. J. Eddy; V. Pres., Geo. C. Bolinger; Sec., C. F. Stiarnwalt; Asst. Sec., H. O. Janes; Treas., J. C. Westervelt; Supt. of Agencies, R. T. Eddy.

DIRECTORS.—W. J. Eddy, G. C. Bolinger, C. F. Stiarnwalt, R. T. Eddy, J. C. Westervelt, W. S. Middlesworth, J. L. Hoover, Sherman Wright, J. W. Conrad.

WRITES.—Live Stock.

TERRITORY COVERED.—Ill., Ohio, Ind., Mich., Minn. and Okla.

KENTUCKY LIVE STOCK INSURANCE COMPANY, 410 W. Walnut street, Louisville, Ky. Organized September 25, 1911.

OFFICERS.—Pres., J. W. Newman; V. Pres., W. B. Kniskern; Sec.-Treas. and Man. Und., E. L. Whitehead; Supt. of Agencies, W. B. Kniskern.

DIRECTORS.—J. W. Newman, J. L. Dent, W. C. Hale, W. C. Anderson, J. H. McCue, J. Ed. Parker, W. W. Stephenson, B. L. Wilson, E. L. Whitehead, Oscar Joseph, W. B. Kniskern, Roger Lillard, W. R. Mooreman, Jr., G. S. Hays, Abe. Weber.

TERRITORY COVERED.—Ill., Ind., Ky., Ohio, Tenn.

LATIN-AMERICAN LIFE AND CASUALTY INSURANCE COMPANY, New Orleans, La.

OFFICERS.—Pres., Dr. D. R. Burt; V. Pres., M. D. Kostmayer; Sec., C. L. Monnot; Treas., Oscar Schumert.

DIRECTORS.—H. W. Kostmayer, M. D.; M. Kostmayer, Dr. P. N. Cyr, Jos. O. Schwartz, Oscar Schumert, C. L. Monnot, P. E. Howard, Dr. T. R. Burt.

TERRITORY COVERED.—Louisiana.

LIFE AND CASUALTY INSURANCE COMPANY OF TENNESSEE, Life and Casualty Bldg., Nashville, Tenn. Organized September 8, 1903.

OFFICERS.—Pres., A. M. Burton; V. Prests., Guilford Dudley, J. E. Acuff; Sec., H. B. Folk; Asst. Sec., C. S. Gwin; Treas., J. C. Franklin; Consulting Actuary, F. M. Philippi; Gen. Counsel, P. M. Estes.

DIRECTORS.—A. M. Burton, Guilford Dudley, J. C. Franklin, P. M. Estes, H. B. Folk.

WRITES.—Industrial Life, Health and Accident Insurance. All in one policy.

TERRITORY COVERED.—Tenn., Miss., La., S. C., Ark., D. C.

LINCOLN ACCIDENT INSURANCE COMPANY, Lincoln, Neb. Organized April, 1910.

OFFICERS.—Pres., S. H. Burnham; V. Prests., John L. Pierce and Charles W. Rieger; Sec. and Man. Undr., O. J. Collman; Supt. of Agencies, C. F. Hartman and C. W. Canfield; Treas., G. G. Collman.

DIRECTORS.—S. H. Burnham, J. L. Pierce, G. G. Collman, C. W. Rieger, O. J. Collman.

WRITES.—Accident and Health Insurance.

TERRITORY COVERED.—Nebraska.

LINCOLN HEALTH AND ACCIDENT INSURANCE COMPANY, Oklahoma City, Okla. Organized 1916.

INCORPORATORS.—P. K. Smith, N. S. Blue, A. G. Oliver, W. W. Miller, C. S. Brown.

LINCOLN—REPUBLIC LIFE INSURANCE COMPANY, Chester, Pa. Organized January 5, 1909.

OFFICERS.—Pres., Elmer N. Pennell; Sec., Benjamin D. Lane.

WRITES.—Industrial Health and Accident Insurance, with Death Benefits.

TERRITORY COVERED.—Pennsylvania.

Casualty and Miscellaneous Insurance Companies—(Continued)

LION BONDING AND SURETY COMPANY, Omaha, Neb.

OFFICERS.—Pres., Henry Haubens; V. Prests., E. H. Luikart, L. P. Larson; Sec., C. W. Shaffer; Asst. Sec., E. A. McGlasson; Treas., Henry Rohlf; Actuary, F. P. Cowdery.

DIRECTORS.—Henry Haubens, E. H. Luikart, W. T. Auld, Henry Rohlf, J. M. Hayes, Henry Keating, L. P. Larson.

WRITES.—Accident and Health, Fidelity, Surety, Burglary and Theft, Plate Glass Insurance.

TERRITORY COVERED.—Neb., Kans., Wis., Minn., Tex., Wis., Utah, S. D., Iowa.

LLOYDS PLATE GLASS INSURANCE COMPANY, 63 William street, New York City. Organized August, 1882.

OFFICERS.—Pres., William T. Woods; V. Pres., George M. Olcott; Sec.-Treas., Charles E. W. Chambers; Supt. of Agencies, Robert K. Menely.

DIRECTORS.—William T. Woods, George M. Olcott, William A. Nash, John H. Seed, Henry B. Hall, George H. Prentiss, Alfred B. Hall, Joseph L. White, Frederic J. Middlebrook, Samuel T. Brown, John F. Huntsman, Jr.; Charles G. Smith, S. A. Warner Baltazzi.

WRITES.—Plate Glass Insurance.

TERRITORY COVERED.—Canada and All United States, except Arizona, Mississippi, Oklahoma, South Dakota.

LONDON AND LANCASHIRE INDEMNITY COMPANY OF AMERICA, 57-59 William street, New York. Organized June 2, 1914.

OFFICERS.—Pres., A. G. McIlwaine, Jr.; V. Prests., Alexander Macdermott, Charles E. Dox, Sam B. Stoy; Sec., George C. Howie.

DIRECTORS.—Frank S. Batterson, Walter D. Despard, Charles E. Dox, Clarence B. Ensley, H. W. Gray, Jr., Henry Heins, Geo. C. Howie, H. P. Iremonger, A. G. McIlwaine, Jr., E. E. Pearce, E. W. P. Rutter, Daniel Schnakenburg, Sam B. Stoy.

WRITES.—Accident, Health, Burglary, Plate Glass, Liability, Workmen's Compensation, Automobile Property Damage, Fidelity and Surety Insurance.

LONDON GUARANTEE AND ACCIDENT COMPANY, LTD., United States Branch, Chicago, Ill. F. W. Lawson, U. S. Mgr.

TRUSTEES FOR THE U. S.—The Merchants' Loan & Trust Company, Chicago, Ill.

TERRITORY COVERED.—All States and Territories, except Alaska, Ala., Ariz., Ark., Del., D. C., Fla., Guam, Miss., Nev., N. D., Okla., Philippines, Porto Rico, S. C., S. D., Tenn., Texas and Wash.

LOYAL PROTECTIVE INSURANCE COMPANY, 581 Boylston street, Boston, Mass. Organized 1909.

OFFICERS.—Pres., S. Augustus Allen; V. Pres., C. M. Goodnow; Sec., Francis R. Parks; Treas., Edward L. Goodnow; Supt. of Agencies, Charles M. Goodnow.

DIRECTORS.—S. Augustus Allen, C. M. Goodnow, Francis R. Parks, Edward L. Goodnow, P. W. Allen.

WRITES.—Personal Accident and Health Insurance.

TERRITORY COVERED.—All States, except Ala., Alaska, Ariz., Del., Fla., Iowa, La., Miss., Mont., Neb., Nev., N. Mex., N. C., Ore., Va. All Canadian Provinces.

MANUFACTURERS AND TRADERS CASUALTY COMPANY, Dime Bank Bldg., Detroit, Mich. Organized 1915.

OFFICERS.—Pres., Elmer H. Dearth; V. Prests., H. E. Johnson, F. P. Bohn; Sec.-Treas., B. Frank Bushman; Man. Undr., Elmer H. Dearth; Gen. Counsel, R. B. Wilkinson.

DIRECTORS.—H. F. Harbeck, O. C. Davidson, H. E. Johnson, P. R. Beardsley, F. P. Bohn, Elmer H. Dearth, Dr. Preston M. Hickey, Franklin E. Bushman, Ralph B. Wilkinson, Leonard H. Wilton, Frank C. Teal, F. P. Sullivan, Edward Ulseth.

TO WRITE.—General Casualty Insurance, beginning 1917.

MANUFACTURERS' CASUALTY INSURANCE COMPANY, 925 Chestnut street, Philadelphia. Organized December 20, 1915.

OFFICERS.—Pres., Thomas S. Dando; V. Pres., Raymond W. Tunnell; Sec., James K. Allen; Treas., J. Gibson McIlvain, Jr.; Man. Undr., Robert H. Moore; Gen. Counsel, Duane, Morris & Heckscher.

DIRECTORS.—Thomas S. Dando, H. B. Spackman, Frank E. Clawson, William Muir, Harry C. Fry, Jr., Harry Publicker, Joseph P. Mack, 2d, Russell Duane, Raymond W. Tunnell, F. Royal, Hammett, Gen. Harry White, James K. Allen, Percival E. Foerderer, J. Gibson McIlvain, Jr., James H. Findley, H. E. Gaffney, C. F. Wright, Robert H. Moore.

Casualty and Miscellaneous Insurance Companies—(Continued)

WRITES.—Automobile Liability and Property Damage, Elevator, General, Landlords' and Public Liability, Team Liability and Workmen's Compensation.

TERRITORY COVERED.—Pennsylvania, New Jersey and Louisiana.

MANUFACTURERS' LIABILITY INSURANCE COMPANY OF NEW JERSEY, Trenton, N. J. Organized 1911.

OFFICERS.—Pres., A. E. Williamson; V. Pres., De Witt Van Buskirk; Sec., D. L. Webster; Asst. Sec., W. G. Bartindale; Treas., Victor Garrett; Gen. Counsel, Edward S. Holman; Purchasing Agt., J. G. S. Johnson.

DIRECTORS.—Fred Atwater, Samuel L. Moore, Milton J. Schloss, Samuel H. Dodd, Lewis D. Parker, De Witt Van Buskirk, Victor Garrett, John L. Reid, A. E. Williamson.

WRITES.—Liability and Workmen's Compensation Insurance.

TERRITORY COVERED.—N. J., N. Y., Conn., Md., R. I.

MARYLAND CASUALTY COMPANY, Baltimore, Md. Organized February 1, 1898.

OFFICERS.—Pres., John T. Stone; First V. Pres., F. Highlands Burns; Second V. Pres., James L. Sellman; Third V. Pres., James H. Stone; Fourth V. Pres., Richard H. Thompson; Sec. and Asst. Treas., John A. Hartman; Asst. Sec., H. B. Sprague, L. C. Reynolds, E. E. Kolb; Treas., James H. Patton.

DIRECTORS.—John T. Stone, Wm. J. Donnelly, J. Wm. Middendorf, Louis K. Gutman, Ernst Schmeisser, Charles J. Taylor, John Hubner, Jas. L. Sellman, Henry G. Hilken, Leon E. Greenbaum, Henry S. Dulaney, Alexander Brown Charles H. Classen, Harry G. Evans, Theodore F. Krug, T. Rowland Thomas, Edward L. Robinson, Robert Garrett, Langbourne M. Williams, Fred G. Boyce, Jr., W. M. McCormick, O. E. Weller, F. Highlands Burns, Edgar G. Miller, Jr.

WRITES.—Casualty, Fidelity and Surety Bonding Insurance.

TERRITORY COVERED.—United States, Canada, Mexico, Cuba and Canal Zone.

The Maryland Casualty, incorporated February 4, 1898, issued its first policy March 1 of the same year. The original capital was \$250,000 and the surplus \$100,000, all paid in; in August, 1898, \$250,000 more was added to the capital and \$100,000 to the surplus; in May, 1899, another \$250,000 went to capital account and \$350,000 to surplus; and the declaration of a stock dividend of \$250,000 in January, 1910, brought the capital to \$1,000,000. The latest increase in these important items was made in February, 1916, when the issuance of 20,000 shares of stock added \$500,000 to the capital and \$700,000 to the surplus. This rapid and substantial advance has placed the Company in a few years in the forefront of American casualty underwriting institutions in the matter of financial strength, and the exceptionally able administration of its affairs has further entitled it to rank with the finest companies of the kind in the country. We give here the figures from the Company's statement as of December 31, 1916, and for the preceding year as well, that its progress may be the more clearly shown by comparison: Admitted assets, 1916, \$10,298,608—1915, \$7,390,337; premium income in 1916, \$9,074,824—in 1915, \$6,476,956; total income in 1916, \$9,559,547—in 1915, \$6,950,132; reinsurance reserve 1916, \$4,058,319—1915, \$3,182,804; net losses paid in 1916, \$3,464,204—in 1915, \$2,871,960; and total expenditures, in 1916, \$7,788,170—in 1915, \$6,526,368. Both the loss ratio and the expense ratio were low last year, and, indeed, have been over a considerable term of years. The 1916 business was very profitable, in some departments exceptionally so; the surety, plate glass, steam boiler, burglary, fidelity and automobile departments showing gains substantially larger than most competing companies recorded. The great majority of the Board of Directors are the heads of the largest business and financial institutions of Maryland, and the scope of some of these financiers is no less than national. Of the men in control of the underwriting and management it is scarcely necessary to say that their ranking is among the acknowledged leaders of the business in the United States. Practically all of them have served many years of apprenticeship in the field and at home office work, and some of them have been with the Company since its inception. In President Stone the Maryland has an underwriter and executive second to none in the casualty business in the New World. He was the founder of the American Bonding Company and its managing head up to the time he retired from it to organize the Maryland Casualty, of which he has always been the president and controlling force. His early business experience was in commercial lines, from which he entered banking and rose to be the assistant cashier of the American National Bank of Baltimore. He is a director in the Eutaw Savings Bank, and a director and member of the executive committee of the Maryland Trust Company. In all matters of public concern at Baltimore he is an accepted force, and his identity with the social and economic life of the city is most extensive. He has long been one of the foremost figures at the conventions of casualty underwriters, his sound judgment and keen foresight being always in demand. He was the organizer of the Board of Casualty and Surety Underwriters, in 1904, and

Casualty and Miscellaneous Insurance Companies—(Continued)

was its first president, serving for two terms; was prominent in the old Liability Insurance Association, and the International Association of Accident Underwriters. He is a member of the Welfare Committee of the National Workmen's Compensation Service Bureau.

MARYLAND MOTOR CAR INSURANCE COMPANY, Baltimore, Md.

OFFICERS.—Pres., J. Purviance Bonsal; V. Prests., William Whitridge, Charles B. Reeves, L. F. Fitzpatrick; Man. Undr., Leo. F. Fitzpatrick; Sec., Charles B. Reeves; Treas., Mark E. Codd; Asst. Sec., J. Alton Smith.

DIRECTORS.—John R. Bland, J. Purviance Bonsal, W. Graham Bowdoin, Jr., Francis D. Buck, James C. Fenhagen, R. Curzon Hoffman, Jr., W. Irvine Keyser, Charles E. Riemann, Charles B. Reeves, Jacob A. Ulman, Miles White, Jr., William Whitridge.

WRITES.—Motor Car Insurance.

TERRITORY COVERED.—Cal., Colo., Conn., Del., D. C., Fla., Ill., Ind., Iowa, Md., Mass., Mich., Mo., Neb., N. J., N. Y., Ohio, Ore., Penn., R. I., S. C., Tenn., Tex., Va., Wash., W. Va., Wis.

MASONIC PROTECTIVE ASSOCIATION, Worcester Mass. Organized 1895.

OFFICERS.—Pres., F. A. Harrington; V. Pres., Harvey Clark; Sec., C. A. Harrington.

DIRECTORS.—F. A. Harrington, Harvey Clark, C. A. Harrington, M. F. Heath, V. L. Heath, R. W. Swan.

MASSACHUSETTS ACCIDENT COMPANY, 161 Devonshire street, Boston, Mass.

Organized December 8, 1883.

OFFICERS.—Pres., G. Leonard McNeill; V. Prests., H. S. Rowe and A. C. Warren; Sec., I. M. Hathaway; Asst. Sec., George R. Bacon; Treas., E. Prescott Rowe; Supt. of Agencies, Charles M. Adams.

DIRECTORS.—G. Leonard McNeill, E. Prescott Rowe, Charles M. Adams, George R. Bacon, Edward G. West, Henry S. Rowe, A. C. Warren.

WRITES.—Personal Accident and Health Insurance.

MASSACHUSETTS BONDING AND INSURANCE COMPANY, 77 State street, Boston, Mass. Organized 1907.

OFFICERS.—Pres., T. J. Falvey; V. Prests., James L. Richards, Joseph H. O'Neill, Samuel S. Perry, Cornelius G. Fitzgerald and R. Perry Shorts; Sec.-Treas., John T. Burnett; Comptroller, Asst. Treas. and Asst. Sec., Charles W. Fletcher; Asst. Secs., R. C. DeNormandie, George W. Berry and John P. Flynn.

DIRECTORS.—William A. Gaston, James W. Kenney, James L. Richards, Joseph H. O'Neill, James J. Phelan, James M. Morrison, Lee M. Friedman, Wilmott R. Evans, Eugene P. Carver, Francis H. Dewey, Albert S. Apsey, John Joyce, Peter H. Corr, William F. Harrington, Charles G. Lund, Henry A. Rueter, Bernard J. Rothwell, Thomas J. Clexton, John T. Burnett, T. J. Falvey, E. V. R. Thayer, J. N. Keller, Charles B. Barnes, Wm. J. Carlin, Charles P. Adams, R. Perry Shorts.

WRITES.—Accident, Burglary, Fidelity, General Liability, Health, Plate Glass, Surety Insurance.

TERRITORY COVERED.—All States, except Va., Miss., and Nev.

MASSACHUSETTS EMPLOYEES' INSURANCE ASSOCIATION, 185 Devonshire street, Boston, Mass. Organized January 1, 1912. (A mutual company created by the Massachusetts Workmen's Compensation Act.)

OFFICERS.—Pres., Walter S. Bucklin; V. Pres., Henry Howard; Sec. and Actuary, Albert H. Mowbray; Treas., Charles T. Conway; Asst. Treas., Oscar H. Simmons and A. G. Kochersperger; Asst. Secs., Lewis F. Tuells, Geo. H. Bigelow, Jos. W. Church, Clark E. Woodward; Gen. Counsel, Currier, Young & Pillsbury.

DIRECTORS.—Charles L. Allen, Charles S. Bird, Jr., Walter S. Bucklin, William O. Day, Wallace B. Donham, Walter C. Fish, George E. Hall, Henry Howard, Moses B. Kaven, John S. Kert, Walter H. Langshaw, Louis K. Liggett, Clinton S. Marshall, Frederick C. McDuffie, James S. Murphy, William P. Plunkett, David A. Russell, Harry L. Rice, Russell A. Sears, James W. Spence, Malcolm B. Stone, Patrick F. Sullivan, George F. Willett, Francis W. Davis, Eldon B. Keith, W. J. McGaffee.

WRITES.—Workmen's Compensation and Public Liability Insurance.

TERRITORY COVERED.—Massachusetts and Pennsylvania.

MEDICAL PROTECTIVE COMPANY, Fort Wayne, Ind. Organized December

21, 1909.

OFFICERS.—Pres., Louis Fox; V. Pres., Charles A. Wilding; Sec., Byron H. Somers; Treas., M. C. Niezer.

WRITES.—Loss or Damage to Physicians.

Casualty and Miscellaneous Insurance Companies—(Continued)

MERCHANTS LIFE AND CASUALTY INSURANCE COMPANY, Minneapolis, Minn. Organized 1908. Reorganized on stock basis 1914.

OFFICERS.—Pres., M. J. McMichael; V. Prests., G. W. Curtiss, E. S. Warner; Sec., C. C. Thomas.

WRITES.—Accident and Health Insurance.

METROPOLITAN CASUALTY INSURANCE COMPANY, 47 Cedar street, New York City. Organized April 22, 1874.

OFFICERS.—Pres., Eugene H. Winslow; V. Pres., Russell R. Cornell; Sec., S. William Burton; Asst. Sec., A. G. Brooks.

DIRECTORS.—Isaac H. Cary, Clement Lockitt, Thomas Read, Walter E. Frew, Frederick S. Pendleton, George B. Covington, Robert A. Drysdale, Everett P. Hervey, Julian D. Fairchild, William H. Joost, Russell R. Cornell, Sherman B. Joost, Eugene H. Winslow.

WRITES.—Accident, Health and Plate Glass Insurance.

TERRITORY COVERED.—United States.

MICHIGAN BONDING AND SURETY COMPANY, Detroit, Mich. Organized August, 1907.

OFFICERS.—Pres., August Goebel, Jr.; V. Prests., H. Darmstaetter, Paul Weidner; Sec., Wm. J. Nagel; Treas., W. H. Becker.

DIRECTORS.—W. H. Becker, H. Darmstaetter, S. T. Douglas, August Goebel, Jr.; F. P. Goettman, J. H. Haass, C. A. Martz, Julius Stroh, Paul Weidner.

WRITES.—Bonding Insurance.

TERRITORY COVERED.—Michigan.

MICHIGAN EMPLOYERS' CASUALTY COMPANY, Capital National Bank Bldg., Lansing, Mich. Organized January 5, 1917.

OFFICERS.—Pres., Robert K. Orr; V. Prests., C. E. Holmes, Fred B. Perry; Sec., L. D. Johnson; Treas., Robert Y. Speir; Field Supt., H. B. Martin.

DIRECTORS.—H. F. Harper, C. E. Holmes, Fred B. Perry, Robert Y. Speir, Robert K. Orr, A. R. Gillies, Daniel F. Zimmerman, Geo. M. Humphrey, J. S. Stearns.

WRITES.—Workmen's Compensation, Automobile and Public Liability.

TERRITORY COVERED.—Michigan.

MICHIGAN LIVE STOCK INSURANCE COMPANY, Charlotte, Mich. Organizing.

MIDLAND CASUALTY COMPANY, Green Bay, Wis.

OFFICERS.—Pres., Geo. D. Nan; V. Prests., E. S. Coe, J. J. Helby, W. G. Bruce; Sec., J. G. Malmberg; Asst. Sec., A. W. Lange; Treas., F. T. Joyner; Man. Undr., Geo. M. Harmon; Gen. Counsel, J. H. McGillan.

DIRECTORS.—Jno. Strange, E. S. Coe, Jno. Chloupek, F. T. Joyner, J. H. McGillan, J. L. Hamilton, J. J. Helby, M. E. Marquardt, Geo. D. Nan, J. G. Malmberg, J. H. Kiel, Chas. Weiss, E. S. Schmidt, V. J. Schoenecker, W. G. Bruce.

WRITES.—Accident, Health and Railroad Installment.

TERRITORY COVERED.—Colo., Ill., Ind., Md., Mich., Mo., Ohio, Pa., S. D., Tex., Wis., Wyo.

MINERS INSURANCE COMPANY, Elkhorn, W. Va. Organized 1902.

OFFICERS.—Pres., E. L. Stafford; V. Pres., G. C. Matthews; Sec. and Treas., W. W. Wood.

DIRECTORS.—E. L. Stafford, G. C. Matthews, W. W. Wood, N. H. Franklin, F. B. Steele.

WRITES.—Accident and Health Insurance.

TERRITORY COVERED.—West Virginia.

MUTUAL BOILER INSURANCE COMPANY, Boston, Mass.

OFFICERS.—Pres. and Treas., D. W. Lane; V. Pres., G. W. Wheelwright; Sec., J. A. Collins.

DIRECTORS.—G. W. Wheelwright, H. Amory, J. W. Farwell, H. B. Richardson, A. P. Loring, J. T. Murphy, J. C. Cobb, D. W. Lane, M. Williams, Jr.; H. de F. Lockwood, H. W. Mason, C. Wolcott, Spencer Borden, Jr.

TERRITORY COVERED.—Me., Mass., N. H., N. J., Ohio, Pa., R. I., Vt.

MUTUAL INSURANCE COMPANY OF RICHMOND, VA. (Stock.) 210 North 7th street, Richmond, Va. Organized March 5, 1894. Reorganized September, 1896.

OFFICERS.—Pres., John Mann, Jr.; V. Pres., J. N. Walker; Sec.-Treas., J. Sterling Taylor; Gen. Counsel, J. Samuel Parrish.

Casualty and Miscellaneous Insurance Companies—(Continued)

DIRECTORS.—John Mann, Jr.; J. H. Hinchman, J. Samuel Parrish, J. L. Walker, J. N. Walker, R. A. Throckmorton, J. Sterling Taylor.
WRITES.—Industrial Sick Benefit Insurance.
TERRITORY COVERED.—Portion of Virginia.

MUTUAL PLATE GLASS INSURANCE ASSOCIATION, 20 W. Main street, Shelby, Ohio. Organized February 5, 1880.
OFFICERS.—Pres., H. W. Hildebrandt; V. Pres., G. M. Skiles; Sec.-Treas., Henry Wentz; Special Agt., L. A. Dennis.
DIRECTORS.—H. W. Hildebrandt, Henry Wentz, George R. Waite, G. M. Skiles, L. A. Dennis, W. A. Shaw.
WRITES.—Plate Glass, Breakage by Accident except by Fire.
TERRITORY COVERED.—Ohio.

NATIONAL ACCIDENT INSURANCE COMPANY, Lincoln, Neb. Organized July 10, 1907.
OFFICERS.—Pres., L. B. Howey; V. Pres., A. W. Lane; Sec., W. C. Howey; Treas., F. H. Howey.
DIRECTORS.—L. B. Howey, A. W. Lane, W. C. Howey, F. H. Howey, W. C. Black, Jr.
WRITES.—Accident Insurance only.

NATIONAL BONDING AND CASUALTY COMPANY, Salina, Kan. Organizing. James A. Blainey, Gen. Mgr.

NATIONAL CASUALTY COMPANY, 422 Majestic Bldg., Detroit, Mich. Organized December 19, 1904.
OFFICERS.—Pres., W. G. Curtis; V. Pres. and Treas., H. S. Curtis; Sec., E. A. Grant; Asst. Sec., J. L. Hepburn; Supt. of Agencies, Gerald Bunker; Gen. Counsel, Henry C. Walters.
DIRECTORS.—W. G. Curtis, F. S. Dewey, H. S. Curtis, Henry C. Walters, F. R. Van Dusen, Manton Maverick, R. W. Hyman.
WRITES.—Accident and Health Insurance.
TERRITORY COVERED.—Ala., Ariz., Cal., Conn., D. C., Ga., Ind., Idaho, Ill., Kans., La., Mich., Mo., Md., Minn., Me., Mont., Nev., N. J., N. Y., N. M., N. H., N. C., N. D., Ohio, Okla., Ore., Pa., S. D., Tenn., Tex., Utah, Vt., Wash., Wyo., Wis., W. Va.

NATIONAL LIFE AND ACCIDENT INSURANCE COMPANY, Nashville, Tenn. Organized January, 1898. Reorganized as a stock company in 1900.
OFFICERS.—Pres., C. A. Craig; V. Prests., W. R. Wills, N. H. White, T. J. Tyne, E. B. Craig; Sec.-Treas., C. R. Clements.
WRITES.—Industrial Accident, Health and Life Insurance.
TERRITORY COVERED.—Ala., Ark., Ga., Ind., Kans., Ky., La., Miss., Mo., Ohio, Okla., Tenn., Tex., Va.

NATIONAL RELIEF ASSURANCE COMPANY, 108 S. Fourth street, Philadelphia, Pa. Organized August 7, 1903.
OFFICERS.—Pres. and Man. Undr., M. S. Boyer; V. Pres. and Sec., Robt. M. Fry; Asst. Sec., G. H. Summers; Treas., W. A. Granville; Supt. of Agencies, M. S. Boyer; Auditor, J. F. Dreyer; Gen. Counsel, Samuel Clement, Jr.
DIRECTORS.—M. S. Boyer, W. A. Granville, F. E. Bidlack, W. H. Rosenberry, Harvey Miller, L. T. McFadden, J. T. Clark.
WRITES.—Personal Accident and Health Insurance.
TERRITORY COVERED.—Mo., Ky., Ind., Ohio, Pa., Del., Md., N. J., W. Va., Vt., N. H., Conn., Ga.

NATIONAL SURETY COMPANY, 115 Broadway, New York. Organized June 9, 1897.
OFFICERS.—Pres., William B. Joyce; V. Prests., William J. Griffin, Joel Rathbone, J. A. Sinn, Ralph W. Smith, W. C. Armitage, Howard Abrahams, Jos. T. Magee, J. R. Wells, Frank L. Gilbert, Daniel A. McCann; Sec., Hubert J. Hewitt; Treas., Arthur P. West; Comptroller, H. J. Lofgren.
DIRECTORS.—Frederic W. Allen, Albert B. Ashforth, William D. Baldwin, S. Reading Bertron, Nicholas F. Brady, Franklin Q. Brown, E. H. Clark, George B. Cortelyou, Frederic R. Coudert, T. Coleman Du Pont, P. A. S. Franklin, Wm. B. Joyce, Francis P. Garvan, William J. Griffin, Chas. Hayden, John R. Hegeman, John M. Holcombe, Anton G. Hodenpyl, Henry E. Huntington, Robert I. Jenks, Frank B. Keech, W. S. Kinnear, Alvin W. Krech, Alanson P. Lathrop, John C. McCall, Samuel McRoberts,

Casualty and Miscellaneous Insurance Companies—(Continued)

Sidney Z. Mitchell, Frank A. Munsey, H. Hobart Porter, Frank Presbrey, Joel Rathbone, Karl G. Roebeling, Walter T. Rosen, Edwin S. Schenck, Samuel Sloan, John A. Spoor, F. DeC. Sullivan, W. A. Tucker, Geo. G. Ward, Louis R. Cheney, Myron T. Herrick.

WRITES.—Automobile Bail Bonds, Burglary, Fidelity and Surety Insurance.

TERRITORY COVERED.—All States and Territories, Canada and Mexico.

NEBRASKA LIVE STOCK INSURANCE COMPANY, Lincoln, Neb. Organized 1916.

OFFICERS.—Pres., W. B. Howard; Sec., T. W. Blackburn.

NEW AMSTERDAM CASUALTY COMPANY, 59 John street, New York City. Organized December 31, 1898.

OFFICERS.—Pres., J. Arthur Nelson; V. Prests., Wm. F. Moore, A. M. Bowen, Jr.; Elmore B. Jeffrey, Geo. C. Thomas, Thos. H. Fitchett; Sec., George E. Taylor; Treas., George C. Pratt; Treas., Sifford Pearre.

DIRECTORS.—Wm. F. Armstrong, A. M. Bowen, Jr.; Thos. H. Fitchett, Elmore B. Jeffrey, Geo. K. McGaw, Sifford Pearre, Geo. E. Taylor, Lorenzo D. Armstrong, James B. Clews, J. Monroe Holland, Thos. L. Jett, W. F. Moore, J. Fred Pierson, Geo. C. Thomas, Jules S. Bache, H. W. Cluff, Stuart S. Jannay, Geo. M. Kimberly, J. Arthur Nelson, Wm. G. Speed.

WRITES.—Personal Accident and Health, Burglary and Theft, Liability, Automobile Property Damage, Automobile Collision, Plate Glass, Fidelity, Surety, Workmen's Compensation Insurance.

TERRITORY COVERED.—Ark., Cal., Colo., Conn., D. C., Ill., Ind., Ia., La., Md., Mass., Mich., Minn., Miss., Mo., N. J., N. Y., Ohio, Ore., Pa., R. I., Tenn., Va., Wash., W. Va., Wis., Hawaii.

NEW JERSEY FIDELITY AND PLATE GLASS INSURANCE COMPANY, 271 Market street, Newark, N. J. Organized April 21, 1868.

OFFICERS.—Pres., S. C. Hoagland; V. Pres., V. E. H. Hoagland; Sec., H. C. Hedden; Asst. Sec., W. D. Ward; Treas., W. H. Mills.

DIRECTORS.—Samuel C. Hoagland, Albert B. Hager, Victor E. H. Hoagland, Harry C. Hedden, Willis H. Mills, Chester F. Hoagland, Irvin P. Hoagland, Thomas W. Dawson, Henry G. Pilch.

WRITES.—Automobile Liability, Property Damage and Collision, Plate Glass and Burglary Insurance.

TERRITORY COVERED.—Cal., Conn., Colo., Del., D. C., Idaho, Ill., Ind., Iowa, Kans., Ky., Me., Md., Mass., Mich., Minn., Mo., Neb., N. H., N. J., N. M., N. Y., Ohio, Ore., Pa., R. I., Tenn., Utah, Wash., W. Va., Wis., Wyo.

NEW YORK PLATE GLASS INSURANCE COMPANY, Maiden Lane and William street, New York City. Organized 1891.

OFFICERS.—Pres., Major A. White; V. Pres., J. Romaine Brown; Sec.-Treas., J. Carroll French; Supt. of Agencies, Robert E. Robson; City Manager, Charles Mahon.

DIRECTORS.—Edward Ashforth, Leopold S. Bache, Daniel Birdsall, J. Romaine Brown, William H. Chase, Richard M. Coit, Edwin A. Cruikshank, Frederick H. Ecker, Chas. Jerome Edwards, Samuel D. Folsom, J. Carroll French, Elijah R. Kennedy, A. P. W. Kinnan, Frederick G. Potter, William G. Ver Planck, Major A. White, William H. Whiting, Silas Wodell, Frederick Zittell.

WRITES.—Plate Glass Insurance.

TERRITORY COVERED.—United States and Canada.

NORTH AMERICAN ACCIDENT INSURANCE COMPANY, 209 S. La Salle street, Chicago, Ill. Organized May 13, 1886.

OFFICERS.—Pres., E. C. Waller; V. Pres. and Sec., A. E. Forrest; Asst. Secs., F. J. Forrest and Edward St. Clair; Man. Undr., E. Lindstrom; Treas., E. C. Waller; Supt. of Agencies, B. P. Scott; Actuary, James R. Brennan; Gen. Counsel, E. St. Clair; Purchasing Agt., J. M. Throckmorton.

DIRECTORS.—E. C. Waller, A. E. Forrest, J. B. Mason, F. J. Forrest, R. F. Clinch, Edward St. Clair, R. M. Roloson.

WRITES.—Personal Accident and Health Insurance.

TERRITORY COVERED.—United States and Mexico.

NORTH CAROLINA HAIL INSURANCE COMPANY, Louisburg, N. C. Organizing.

NORTHERN CASUALTY COMPANY, Aberdeen, S. D.

OFFICERS.—Pres., Isaac Lincoln; V. Prests., C. A. Russell, Roswell Bottum; Sec., Harry de Malignon; Treas., S. H. Collins.

DIRECTORS.—Isaac Lincoln, C. A. Russell, Charles A. Howard, Roswell Bottum, Theodore Wosnuk, J. J. Madden, S. H. Collins, F. L. Clisby.

Casualty and Miscellaneous Insurance Companies—(Continued)

NORTHERN TRUST COMPANY, Fargo, N. D. Organized 1902.
OFFICERS.—Pres., Geo. H. Hollister; V. Prests., J. G. Thompson, B. G. Tenneson; V. Prest., Sec. and Supt. of Agencies, P. W. Clemens; Asst. Sec., G. A. Clemens; Treas., F. L. Whitney.
DIRECTORS.—Geo. H. Hollister, B. G. Tenneson, P. W. Clemens, Ed. Pierce, Geo. Fowler, J. G. Thompson, H. J. Rusch, A. W. Cupler.
WRITES.—Fidelity and Surety Bonds.
TERRITORY COVERED.—North Dakota.

NORWEGIAN GLOBE INSURANCE COMPANY, LTD., Christiania, Norway.
United States Head Office, 3 South William street, New York City.
OFFICERS.—U. S. Mgr., Robert Van Iderstine; Asst. Mgr., A. S. Boyd.
WRITES.—Fire, Marine, Bonding and Casualty Reinsurance.

OCEAN ACCIDENT AND GUARANTEE CORPORATION, LTD. (United States Branch), 59 John street, New York. Organized December 13, 1871. Began business in United States August 23, 1895.
OFFICERS.—Mgr. for the United States, William J. Gardner.
TRUSTEES.—Oscar Ising, Chairman; Charles D. Dickey, Thatcher M. Brown.
WRITES.—Liability, Steam Boiler, Elevator, Automobile, Health, Accident, Plate Glass, Burglary, Fidelity, Bond and Credit Insurance.

OLD LINE ACCIDENT INSURANCE COMPANY, Lincoln, Neb. Organized 1913.
OFFICERS.—Pres., Col. John G. Maher; V. Pres., C. H. Aldrich; Sec., T. C. McDonald; Treas., D. W. Killen.
WRITES.—Accident Insurance only.
TERRITORY COVERED.—Nebraska.

OREGON SURETY AND CASUALTY COMPANY, Bd. of Trade Bldg., Portland, Ore. Organized March 10, 1910.
OFFICERS.—Pres., Gay Lombard; V. Prests., R. W. Wilbur, Andrew C. Smith, O. M. Clark, Frank E. Dooly, Henry L. Corbett; Sec.-Treas., D. C. O'Reilly; Asst. Sec., L. M. Koon; Supt. of Agencies, E. M. Dooly, Jr.; Man. Undr., R. W. Wilbur; Gen. Counsel, Wilbur, Spencer & Beckett.
DIRECTORS.—O. M. Clark, H. L. Corbett, F. E. Dooly, John F. O'Shea, G. Lombard, D. C. O'Reilly, G. W. Simons, A. M. Smith, S. C. Spencer, R. W. Wilbur, S. S. Montague, A. C. Smith, G. W. Talbot, Peter Autzen.
WRITES.—Automobile Liability, Automobile Collision and Property Damage, Liability Bonds, Surety Bonds, Plate Glass, Accident and Health Insurance.
TERRITORY COVERED.—Oregon.

PEERLESS CASUALTY COMPANY, 20 West street, Keene, N. H. Organized 1901.
OFFICERS.—Pres., Walter G. Perry; V. Pres., Richard C. Carrick; Sec.-Treas., William F. Perry; Supt. of Agencies, Richard C. Carrick.
DIRECTORS.—Calvin B. Perry, John D. Proctor, M.D., Walter G. Perry, Richard C. Carrick, William F. Perry, Alexander C. Mason, Clement J. Woodward, Jerome E. Wright, Philip H. Faulkner.
WRITES.—Accident and Health Insurance.
TERRITORY COVERED.—Me., N. H., Vt., Mass., R. I., Conn., D. C., Ind., Ohio, Mich., Pa., Del., Ark., Tex.

PENINSULAR CASUALTY COMPANY, Jacksonville, Fla. Organized 1910.
OFFICERS.—Pres., Chas. E. Clarke; Sec., J. M. Marshall; Treas., J. R. Anthony, Jr.
WRITES.—Industrial Accident and Health Insurance.

PENNSYLVANIA MANUFACTURERS' ASSOCIATION CASUALTY INSURANCE COMPANY, 2005 Finance Bldg., Philadelphia, Pa. Chartered October 29, 1915.
OFFICERS.—Pres., Jos. R. Grundy, V. Prests., Nathan T. Folwell, Edward Kneeland; Sec., Harry J. Shoemaker; Treas., Jos. S. Rambo; Man. Undr., Frederick G. Rees; Consulting Actuary, Miles M. Dawson; Gen. Counsel, H. W. Moore.
DIRECTORS.—Nathan T. Folwell, Edward Kneeland, C. K. Williams, John Fisher, Robert Biddle, Chas. E. Leippe, H. P. Pears, H. H. Bosworth, John P. Wood, H. C. Easing, E. B. Tyson, Thomas Shipley, Alfred E. Burk, F. W. Walker, Thos. J. Kitson, Geo. Nicholson, Geo. C. Hetzel, Jos. R. Grundy, John Luppert, Wm. R. McClave.
WRITES.—All kinds of Casualty Insurance, except Boiler.
TERRITORY COVERED.—Pennsylvania.

Casualty and Miscellaneous Insurance Companies—(Continued)

PHILANTHROPIC MUTUAL INSURANCE COMPANY, Philadelphia, Pa.
OFFICERS.—Pres., F. St. Clair Edwards; Sec., Isaac Jackson.

PIONEER INSURANCE COMPANY, Lincoln, Neb. Organized 1899. Reorganized as a stock company 1912.

OFFICERS.—Pres., E. C. Folsom; V. Pres., J. F. Kinney; Sec.-Treas., J. S. Dickman; Man. Undr., Albert J. Moore.

WRITES.—Accident and Health Insurance.

TERRITORY COVERED.—Nebraska.

PREFERRED ACCIDENT INSURANCE COMPANY OF NEW YORK, 80 Maiden Lane, New York City. Organized 1893.

OFFICERS.—Pres., Kimball C. Atwood; V. Pres., Hon. Phineas C. Lounsbury; Sec., Wilfrid C. Potter; Treas., George H. Ackerman.

DIRECTORS.—Kimball C. Atwood, Hon. John L. Childs, Charles H. Spencer, Phineas C. Lounsbury, Henry N. Whitney, David M. Morrison, Gilbert H. Johnson, George H. Ackerman, Wilfrid C. Potter, L. H. Biglow, William E. Young, Francis MacD. Sinclair, Kimball C. Atwood, Jr.; E. V. Gambier, H. S. Laupher.

WRITES.—Accident, Health, Automobile, Liability, Burglary, Fidelity and Surety Insurance.

TERRITORY COVERED.—Ala., Cal., Colo., Conn., Del., D. C., Fla., Ga., Hawaii, Ill., Ind., Ia., Kans., Ky., Me., Md., Mass., Mich., Minn., Mo., Mont., Neb., N. J., N. Y., N. C., Ohio, Ore., Pa., R. I., S. C., Tenn., Tex., Utah, Wash., W. Va., Wis.

PROVIDENT FRIENDLY SOCIETY, Philadelphia, Pa.

OFFICERS.—Pres., David M. A. R. Wilder; Sec., Charles Q. Finley.

PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY, of Chattanooga, Tenn., James Bldg. Organized 1887. Capitalized 1910.

OFFICERS.—Pres., R. J. Maclellan; V. Pres., Alexander W. Chambliss; Sec., W. C. Cartinhour; Treas., Morgan Llewellyn; Gen. Counsel, Alex. W. Chambliss.

DIRECTORS.—J. B. F. Lowry, L. W. Llewellyn, Alexander W. Chambliss, Robert J. Maclellan and Morgan Llewellyn.

WRITES.—Industrial Health and Accident Insurance.

TERRITORY COVERED.—Ala., Ark., Fla., Ga., Ind., Ky., N. C., Ohio, Pa., S. C., La., Miss., Mo., Tenn., Tex., Va., W. Va.

PROVIDENT LIFE AND CASUALTY COMPANY, Charleston, W. Va. Organized August 29, 1906.

OFFICERS.—Pres., Angus W. McDonald; V. Pres., Gen. Man. and Sec., William Jones; Asst. Sec., J. Frank Moore; Treas., Angus W. McDonald; Agency Dir., M. C. Williams.

DIRECTORS.—John L. Dickinson, C. C. Beury, George Lawton, J. W. Moore, Angus W. McDonald, William Jones, J. S. Cunningham.

WRITES.—Accident and Health Insurance.

TERRITORY COVERED.—Ky., Pa., Tenn., W. Va.

PRUDENTIAL CASUALTY COMPANY, Odd Fellow Bldg., Indianapolis, Ind. Organized June, 1908. Merged 1917 with Chicago Bonding and Casualty.

OFFICERS.—Pres., Elias J. Jacoby; V. Pres., Preston C. Rubush, Burton F. Swain, John M. Dalrymple; Sec., Charles Mayer; Treas., Edgar O. Hunter; Gen. Mgr., C. F. Davis.

DIRECTORS.—Elias J. Jacoby, Preston C. Rubush, Edgar O. Hunter, Burt H. Whiteley, W. L. Norton, Alfred Lauter, Charles Mayer, Burton F. Swain, James H. Wells, John M. Dalrymple, John H. Bass, W. B. Gebhart, B. F. Williams.

WRITES.—Automobile Liability, Property Damage, Collision, Employers' Liability, Public Teams, Elevator, Workmen's Compensation, General Liability, Burglary, Plate Glass, Commercial and Industrial, Accident and Health Insurance.

TERRITORY COVERED.—Conn., D. C., Ill., Ind., Kans., Ky., Md., Mass., Mich., Minn., Mo., N. Y., N. J., Ohio, Pa., Tenn., Wash., W. Va., Wis.

RELIABLE HAIL INSURANCE COMPANY, Oklahoma City, Okla.

OFFICERS.—Pres., A. H. Geissler; Sec., J. E. Brown.

REPUBLIC CASUALTY COMPANY, Oliver Bldg., Pittsburgh, Pa. Organized 1910.

OFFICERS.—Pres., U. G. Denman; V. Pres., J. B. Shifflet, C. H. Voegele; Sec. and Gen. Mgr., J. H. Silliman; Treas., E. D. Heartwell.

Casualty and Miscellaneous Insurance Companies—(Continued)

DIRECTORS.—U. G. Denman, J. C. Hill, Julius Whiting, W. Aubrey Thomas, C. H. Voegle, David Tod, G. H. Williams, B. C. Harding, H. J. Rudolph, A. D. Selby, D. H. De Armond, R. T. Baker, Henry Weimer, D. H. White, T. J. Ross, E. D. Heartwell, A. T. Osborne.

WRITES.—Accident and Health Insurance.

TERRITORY COVERED.—Ohio and Tennessee.

RIDGELY PROTECTIVE ASSOCIATION (Stock), 18 Franklin street, Worcester, Mass. Organized May 10, 1894.

OFFICERS.—Pres., Hon. Francis A. Harrington; V. Pres., Harvey Clark; Sec., Frank C. Harrington; Treas., Volney L. Heath; Supt. of Agencies, James P. Gray.

DIRECTORS.—F. A. Harrington, V. L. Heath, Harvey Clark, A. S. Pinkerton, R. W. Swan, C. A. Harrington, Melville Heath, F. C. Harrington, A. A. Heath.

WRITES.—Personal, Accident and Health.

TERRITORY COVERED.—Massachusetts.

ROYAL INDEMNITY COMPANY, 84 William street, New York City. Organized September 30, 1910.

OFFICERS.—Pres., Edward F. Beddall; First V. Pres., Charles H. Holland; Second V. Pres., Charles F. Frizzell; Third V. Pres., Milford E. Jewett; Sec., William Mackintosh; Supt. of Agencies, T. W. Rucker, Jr.

DIRECTORS.—Edward F. Beddall, George W. Burchell, Milton Dargan, Charles F. Frizzell, John E. Hoffman, Charles H. Holland, Albert R. Hosford, George W. Law, James A. Macdonald, George Neiley, Cecil F. Shallcross, William L. H. Simpson, Rolla V. Watt.

WRITES.—Accident, Health, Liability, Workmen's Compensation, Plate Glass, Steam Boiler, Burglary and Theft, Fidelity, Surety, Fly Wheel, Automobile, Elevator and Teams Property Damage, Workmen's Collective Insurance.

TERRITORY COVERED.—All States, except Alaska, Ariz., Neb., Nev., N. M., N. D. and Wyo.

SEATTLE SURETY COMPANY, Seattle, Wash. Organized 1907.

OFFICERS.—Pres., Leander T. Turner; V. Pres., William H. Lewis; Sec.-Treas., Clifford Wiley; Supt. of Agencies, Albert H. Beebe.

DIRECTORS.—Leander T. Turner, William H. Lewis, Clifford Wiley.

Seattle Surety Company has retired from Surety business and is now a holding corporation only, under name of Lewis-Wiley Holding Corporation, with same officers and directors.

SIOUX LIFE AND CASUALTY INSURANCE COMPANY, Sioux Falls, S. D. Organized 1913.

OFFICERS.—Pres., J. D. Burghardt; V. Pres., A. C. Schoeneman; Sec.-Treas., A. H. McLellan.

SOUTHERN AID SOCIETY OF VIRGINIA, INC. (Stock.) 527 N. Second street, Richmond, Va. Organized February 25, 1893.

OFFICERS.—Pres., A. D. Price; V. Prests., Edward Stewart, J. T. Carter and B. A. Cephas; Sec., Thos. M. Crump; Asst. Sec., B. L. Jordan; Treas., W. E. Baker; Supt. of Agencies, Jno. B. Smith.

DIRECTORS.—A. D. Price, Thos. M. Crump, B. L. Jordan, Edward Stewart, Jas. T. Carter, W. E. Baker, W. A. Jordan, Armstead Washington, Chas. N. Jackson, W. E. Randolph, B. A. Cephas.

WRITES.—Industrial Sick Benefit Insurance.

TERRITORY COVERED.—Virginia.

SOUTHERN LIVE STOCK INSURANCE COMPANY, 104 College street, High Point, N. C. Organized December 8, 1906.

OFFICERS.—Pres., George T. Penny; V. Prests., J. C. Welch, J. B. McCrary; Sec.-Treas., T. F. Wrenn; Gen. Mgr. and Purchasing Agt., A. F. Eshelman.

DIRECTORS.—T. F. Wrenn, M. J. Wrenn, J. C. Welch, J. B. McCrary, George T. Penny, F. C. Boyles, E. D. Steele.

WRITES.—Live Stock Insurance. Horses and mules only.

TERRITORY COVERED.—North Carolina.

SOUTHERN MUTUAL AID ASSOCIATION, Birmingham, Ala.

OFFICERS.—Pres., C. P. Orr; Sec.-Treas., W. R. Lathrop.

DIRECTORS.—C. P. Orr, W. R. Lathrop, L. M. Orr, W. J. Warren, J. C. Carmichael.

TERRITORY COVERED.—Alabama.

Casualty and Miscellaneous Insurance Companies—(Continued)

SOUTHERN MUTUAL AID ASSOCIATION, Pensacola, Fla.

OFFICERS.—Pres., C. P. Orr; Sec.-Treas., W. R. Lathrop.

DIRECTORS.—C. P. Orr, W. R. Lathrop, L. M. Orr.

TERRITORY COVERED.—Florida.

SOUTHERN SURETY COMPANY, General offices, New Nat'l Bank of Commerce Bldg., St. Louis, Mo.; Home Office, Denison, Okla. Organized May 10, 1907.

OFFICERS.—Pres., C. S. Cobb; V. Prests., J. H. Huckleberry, E. V. Mitchell, Jno. T. Suggs, F. A. Ungles, O. A. Wells, F. B. Wilber, D. D. Smith, J. P. McCammon; Sec., E. G. Davis; Treas., G. L. Blackford; Supt. of Agencies, F. B. Wilber; Comptroller, F. A. Ungles; Asst. Secs., C. J. Crockett, R. F. Davis, H. W. Gee, Frances Cook; Asst. Treas., Frances Cook.

DIRECTORS.—W. B. Munson, G. L. Blackford, Jno. T. Suggs, W. S. Hibbard, J. B. McDougall, A. F. Platter, J. H. Wahl, H. W. Pentecost, J. D. Lankford, S. A. Whale, O. B. Colquitt, R. S. Fulton, John S. Heard, H. W. Gibson, T. F. Rodgers, Jas. A. Blainey, C. S. Cobb, J. H. Huckleberry, E. G. Davis, F. A. Ungles, D. D. Smith, D. T. Mason, J. P. McCammon, A. G. Moseley, M. R. Sturtevant, Louis Boeger, P. H. Sauter, W. L. Garrett, O. A. Wells, L. S. Parker, Victor J. Miller, O. N. Marron.

WRITES.—Surety, Fidelity, Health, Accident, Plate Glass, Automobile, Burglary, Compensation, Liability Insurance.

TERRITORY COVERED.—Alaska, Ark., Ariz., Cal., Colo., D. C., Ill., Ind., Iowa, Kans., Ky., La., Mich., Minn., Miss., Mo., Neb., N. J., N. M., N. Y., Ore., Okla., Pa., R. I., Tenn., Tex., Vt., Wash., W. Va.

STANDARD ACCIDENT INSURANCE COMPANY, 906 Penobscot Bldg., Detroit, Mich. Organized May 29, 1884.

OFFICERS.—Pres., Lem W. Bowen; V. Prests., E. A. Leonard, D. M. Ferry, Jr.; Dwight Cutler; Sec., J. S. Heaton; Treas., E. A. Leonard; Supt. of Agencies, E. J. Schofield; Gen. Supt., J. H. Thom.

DIRECTORS.—Lem W. Bowen, W. R. Burt, Emory W. Clark, Dwight Cutler, Dexter M. Ferry, Jr.; J. S. Heaton, J. T. Keena, E. A. Leonard, Philip H. McMillan, William H. Murphy, Geo. H. Russell, J. H. Thom.

WRITES.—Accident, Health, Liability, Automobile, Property Damage, Workmen's Compensation, Workmen's Collective Insurance.

TERRITORY COVERED.—All States and Hawaiian Islands, except Florida.

STANDARD LIVE STOCK INSURANCE COMPANY, 551-555 Lemcke Annex, Indianapolis, Ind. Organized March 13, 1911.

OFFICERS.—Pres., Oscar Hadley; V. Pres., Charles Downing; Sec.-Treas., Frank I. Grubbs; Actuary, O. Wuelting; Gen. Counsel, Charles E. Henderson.

DIRECTORS.—Oscar Hadley, Frank I. Grubbs, Warren T. McCray, Charles Downing, Dr. John B. Heaton, Ebon H. Wolcott, Charles E. Henderson.

WRITES.—Live Stock Insurance.

TERRITORY COVERED.—Ind., Ill., Ohio, Minn., Neb., Iowa, S. D., Mo.

SURETY COMPANY OF CALIFORNIA, San Francisco, Cal. Organized 1915.

TIME INSURANCE COMPANY, Germania Bldg., Milwaukee, Wis. Organized February 16, 1910.

OFFICERS.—Pres., J. O. Paddock; V. Pres., C. G. Traphagen; Sec.-Treas., Emil Giljohann; Asst. Sec. and Supt. of Agencies, J. J. Tague; Man. Undr., J. O. Paddock.

DIRECTORS.—J. O. Paddock, C. G. Traphagen, Emil Giljohann.

WRITES.—Accident and Health Insurance.

TERRITORY COVERED.—Wisconsin.

TRANSYLVANIA CASUALTY INSURANCE COMPANY, INC., St. Mathews, Ky. Organized 1911.

OFFICERS.—Pres., Ben. L. Bruner; V. Prests., Jacob Fishback, C. W. Milliken; Sec.-Treas., W. Wayne Wilson.

WRITES.—Accident and Health Insurance.

TERRITORY COVERED.—Indiana and Kentucky.

TRAVELERS INDEMNITY COMPANY, 700 Main street, Hartford, Conn. Organized March 25, 1903. Commenced business May, 1906.

OFFICERS.—Pres., Louis F. Butler; V. Pres., John L. Way; Sec., James H. Coburn; Asst. Secs., Robert J. Sullivan, John E. Ahern, Fred S. Garrison; Treas., L. Edmund Zacher; Supt. of Agencies, H. A. Giddings; Supervisor of Agencies, Walter T. Kempin.

DIRECTORS.—William B. Clark, George Roberts, Charles C. Beach, Louis F. Butler, Charles L. Spencer, John L. Way, Arthur L. Shipman, Edward B. Bennett.

Casualty and Miscellaneous Insurance Companies—(Continued)

WRITES.—Personal Accident, Automobile Property Damage, Employers' Liability, Fly Wheel, Health, Steam Boiler, Team, Burglary, Workmen's Compensation and Plate Glass Insurance.

TERRITORY COVERED.—All States, except Ariz., Ark., Fla., Idaho, Miss., Mont., Nev., N. Mex., N. D., Okla., Ore., S. C., S. D., Tex., Utah, Wyo.

TRAVELERS INSURANCE COMPANY, 700 Main street, Hartford, Conn. Organized June 17, 1863. (Accident Department).

OFFICERS.—Pres., Louis F. Butler; V. Pres., John L. Way, Bertrand A. Page, Walter G. Cowles; Sec., James L. Howard; Asst. Secs., Donald A. Dunham, Benedict D. Flynn; Treas., L. Edmund Zacher; Supts. of Agencies, E. V. Preston; Actuary, Edward B. Morris; Gen. Counsel, William Brosmith; Purchasing Agt., Benjamin G. Allen.

DIRECTORS.—William B. Clark, Austin C. Dunham, George Roberts, Charles C. Beach, Charles L. Spencer, James G. Batterson, John L. Way, Edward B. Bennett, Arthur L. Shipman, Francis T. Maxwell, Louis F. Butler, L. E. Zacher, W. O. Burr, William Bro Smith.

WRITES.—Accident, Health, Liability, Workmen's Compensation, Workmen's Collective Insurance.

TERRITORY COVERED.—All States and Canada, except South Carolina.

UNION HEALTH AND ACCIDENT COMPANY, Fifteenth and Arapahoe streets, Denver, Col. Organized November 2, 1906.

OFFICERS.—Pres., F. S. Moore; V. Pres., B. F. Moore; Sec., J. S. McCleery; Asst. Sec., C. A. Scott; Treas., B. F. Moore; Supt. of Agencies, W. V. Lewis.

DIRECTORS.—F. S. Moore, J. S. McCleery, B. F. Moore, O. M. Moore, S. E. Marshall, J. M. Bordy.

WRITES.—Health and Accident Insurance.

TERRITORY COVERED.—Colo., Wyo., Okla., W. Va., Ala.

UNION LIABILITY COMPANY, Chicago, Ill.

OFFICERS.—Pres., George K. Schmidt; V. Pres., Bruno C. Ross; V. Pres. and Gen. Mgr., Herbert D. Draper; Sec., Philip Schiesswohl; Treas., William F. Merle.

DIRECTORS.—William F. Merle, Peter Reinberg, William A. Birk, Bruno C. Ross, Frank E. Doherty, John F. Heuer, Walter F. Seidel, Philip Schiesswohl, Dr. Emil J. Merki, John R. Draper, Herbert D. Draper, George K. Schmidt.

TERRITORY COVERED.—Ill., Ind., Mich., Mo., Ohio, Tenn., Kans.

UNITED LIFE AND ACCIDENT INSURANCE COMPANY, 24 South Main street, Concord, N. H. Organized April 2, 1913.

OFFICERS.—Pres., Clarence E. Carr; V. Pres., S. W. Jameson; Sec., Allen Hollis; Treas., J. B. Jameson; Supt. of Agencies, R. H. Burns; Med. Dir., Dr. F. A. Stillings; Consulting Actuary, M. M. Dawson; Gen. Counsel, Allen Hollis.

DIRECTORS.—Col. Walter R. Porter, E. E. Reed, R. H. Spaulding, Allen Hollis, Edson J. Hill, J. D. Upham, C. E. Carr, S. W. Jameson, J. B. Jameson, F. A. Stillings, C. L. Jackman, E. N. Pearson, C. E. Tilton, H. W. Keyes, D. A. Gregg.

WRITES.—Accident and Life Insurance, both in one policy.

TERRITORY COVERED.—Conn., Ga., Kans., Me., Miss., N. H., N. C., Pa., S. C., Tenn., Vt.

UNITED STATES CASUALTY COMPANY, 80 Maiden Lane, New York City. Organized May 2, 1895.

OFFICERS.—Pres., Edson S. Lott; V. Pres., John Farr; Sec., D. G. Luckett; Asst. Sec., J. J. Meador; Treas., George H. Prentiss; Executive Supt., J. J. Dorn; Asst. Treas., Lester H. Clarke.

DIRECTORS.—Forrest F. Dryden, R. L. Edwards, John Farr, William H. Force, Richard Prosser, Silas Hinkley, George C. Kobbe, Joseph J. O'Donohue, Jr.; Edson S. Lott, D. G. Luckett, James H. Post, Henry A. Gildersleeve, George E. Turnure, E. Covert Hulst, Albert Tag, George H. Prentiss, Carl S. Petrasch, Joseph Andrews.

WRITES.—Personal Accident, Health, Liability, Burglary and Theft, Workmen's Collective, Automobile Property Damage, Automobile Liability, Teams' Property Damage, Plate Glass, Elevator Employers' Liability, General Liability, Landlords' Liability, Safe, Workmen's Compensation, Vessel Liability.

TERRITORY COVERED.—Ala., Cal., Colo., Conn., Del., D. C., Fla., Ga., Ill., Ind., Iowa, Kans., Ky., La., Me., Md., Mass., Mich., Minn., Miss., Mo., Neb., N. H., N. J., N. Y., N. C., N. D., Ohio, Pa., R. I., S. C., Tenn., Tex., Vt., Va., Wash., W. Va., Wis., Hawaii, Idaho, Mont., Utah.

Casualty and Miscellaneous Insurance Companies—(Continued)

UNITED STATES FIDELITY AND GUARANTY COMPANY, Calvert and German streets, Baltimore, Md. Organized March 19, 1896.

OFFICERS.—Pres., John R. Bland; V. Prests., J. K. Bartlett, Richard D. Lang, Charles O. Scull, W. W. Symington, Alexander Payson Knapp, G. A. Priest, M. Barratt Walker, Jas. M. Motley, L. R. Sollenberger; V. Pres. and Sec., Richard Howard Bland; Asst. Secs., Herbert L. Price, C. J. McFee, Hubard P. Ringgold, John N. Richardson, William M. Pegram; Treas., W. George Hynson; Asst. Treas., Alfred Fisher; Supt. of Agencies, Charles G. Whyte; Auditor, G. Porter Houston; Asst. to the Pres., Samuel H. Shriver.

DIRECTORS.—John R. Bland, E. Austin Jenkins, Eugene Levering, Robert B. Dixon, Townsend Scott, Henry B. Wilcox, Robert Taylor, J. Kemp Bartlett, John M. Littig, William H. Matthai, William C. Rouse, W. W. Symington, Paul A. Seeger, Alexander Payson Knapp, Jesse B. Riggs, Max Greif, Daniel C. Ammidon, Richard D. Lang, Edwin W. Levering, Jr.; R. Howard Bland, Charles O. Scull, Roger C. Sullivan, Archibald H. Taylor, Allan L. Carter, Edwards Whitaker, W. W. Morrow, Bayard Henry, Seymour Morris, W. George Hynson, J. Pembroke Thom.

WRITES.—Fidelity, Surety and Casualty Insurance.

The United States Fidelity & Guaranty is one of the largest institutions of its kind in the country. It was organized under the Maryland laws on March 19, 1896, and began business August 1 of the same year. The original capital was \$250,000 paid in; there was no surplus. At the close of 1916 the capital stood at \$3,000,000 cash paid in, and the surplus over all liabilities had reached \$2,232,434. The contributions to the surplus since organization have totaled \$500,000. The operations of the Company have been upon a large scale embracing many different classes of coverage and extending to every part of the country. It has prospered greatly. The loss ratio has been moderate, its line of policies is comprehensive and attractive, and its treatment of claimants and its care of its patrons' interests have been of a character to commend it to the patronage of the insuring public. That it has proved a remunerative undertaking for the shareholders is evidenced in its payment of \$1,556,368 in dividends since organization; last year its dividend rate was 12 per cent. The management has been selected from the ranks of experienced and successful fidelity, surety and casualty underwriters; each department—and there are seventeen of them—is under the careful supervision of an expert of national reputation. The vast ramifications of the Company's business appear when one considers the territory it covers and the varied classes of insurance it writes. It has steadily and carefully extended its operations, meeting with a splendid success in its fidelity and surety, burglary and theft, and workmen's compensation writings, in particular. The investments are all high-grade and yield excellent returns. The figures that follow show the status of the company at the close of 1916 and 1915, and a comparison of them will attest the strong forward movement it maintains from year to year: Admitted assets, 1916, \$13,891,908—1915, \$9,707,020; surplus as to policyholders, 1916, \$5,232,434—1915, \$3,181,162; net premium income, 1916, \$10,628,348—1915, \$8,154,487; total income, 1916, \$10,968,700—1915, \$8,505,585; losses paid during 1916, \$3,794,072—1915, \$3,378,634; dividends, 1916, \$240,000—1915, \$200,000; and all transacted with a loss ratio of about 47 per cent. and an expense ratio of less than 44 per cent. An enormous amount of business—and financial power is reflected in the Company's strong Board of Directors; many of its members being among the foremost business men and financiers in the East. We have already indicated that the controlling underwriters are distinguished experts in their several lines. The president, John R. Bland, is a natural organizer and leader. He is the founder of the Company and has been its president from the beginning. Mr. Bland is a Missourian by birth, and is sixty-five years of age. His course at Washington College was interrupted by the death of his father, in 1867, when the family removed to Norfolk, Va. Five years later he came to Baltimore, and for the next eight years he was in the service of the Old Bay Line. He joined the Merchants' and Manufacturers' Association as its secretary, and continued with it until he retired to organize the United States Fidelity and Guaranty Company. He is an astute executive, abounding in resource and aggression. His knowledge of men is no less keen than his familiarity with insurance. No better test of his ability to conceive and carry out a great enterprise could be adduced than the splendid success of his present Company.

UNITED STATES GUARANTEE COMPANY, 111 Broadway, New York City. N. Y. Organized January 18, 1890.

OFFICERS.—Pres., Daniel J. Tompkins; V. Prests., W. M. Barnum, Henry E. Rawlings; Asst. Sec., Ward E. Flaxington; Treas., Daniel J. Tompkins.

DIRECTORS.—H. W. Cannon, Gen. Horace Porter, D. J. Tompkins, William M. Barnum, John I. Waterbury, Thomas Thacher, H. E. Rawlings, Oliver Ames, T. Dewitt Cuyler.

WRITES.—Fidelity and Surety Insurance.

UNITED STATES PLATE GLASS INSURANCE COMPANY, 126 S. Fourth street, Philadelphia, Pa. Organized April, 1867.

Casualty and Miscellaneous Insurance Companies—(Continued)

OFFICERS.—Pres. and Man. Undr., F. V. Smyth; V. Pres., Jas. S. Rogers; Sec.-Treas., H. L. Henderson; Purchasing Agt., J. P. Gilmore.

DIRECTORS.—F. V. Smyth, H. L. Henderson, W. J. Lerch, M. D. Chahoon, James S. Rogers.

WRITES.—Plate Glass Insurance.

TERRITORY COVERED.—Pennsylvania.

UTILITIES MUTUAL INSURANCE COMPANY, 80 Maiden Lane, New York, N. Y. Organized July 1, 1914.

OFFICERS.—Pres., J. T. Hutchings; V. Pres., E. H. Letchworth; Sec., C. H. B. Chapin; Mgr. Und., C. E. Morrison.

WRITES.—Workmen's Compensation.

TERRITORY COVERED.—New York.

VERMONT ACCIDENT INSURANCE COMPANY, Rutland, Vt. Organized January, 1906.

OFFICERS.—Pres., H. C. Farrar; V. Pres., M. G. Morse; Sec., A. C. Mason; Treas., A. C. Mason.

DIRECTORS.—H. C. Farrar, M. G. Morse, A. C. Mason, W. G. Perry, W. F. Perry.

WRITES.—Accident and Health Insurance.

TERRITORY COVERED.—Vermont and New Hampshire.

WESTERN ACCIDENT AND INDEMNITY COMPANY, Helena, Mont. Organized 1914. Began business January 1, 1915.

OFFICERS.—Pres., H. D. Cook; V. Pres., Wm. Spidel, A. J. Galen; Sec., W. E. Tucker; Asst. Secs., H. A. Davidson, J. A. Krieg; Treas., C. D. French.

DIRECTORS.—Charles D. French, William Spidel, Walter Breazeale, George B. Kirby, Albert J. Galen, A. C. Grande, John Chandler L. Treacy, C. M. Jacobs, John Davidson, H. D. Cook.

WRITES.—Accident, Health, Burglary, Plate Glass, Fidelity and Surety Insurance.

TERRITORY COVERED.—Montana.

WESTERN CASUALTY COMPANY, Chicago, Ill. Organized 1914.

OFFICERS.—Pres., A. Watson Armour; V. Pres. and Gen. Mgr., H. A. Walker; Treas., C. E. Hazard; Sec., G. M. Willetts.

WRITES.—Liability and Workmen's Compensation Insurance on Plants of Armour & Co.

WESTERN INDEMNITY COMPANY, Omaha, Neb.

OFFICERS.—Pres., A. H. Koop; V. Pres., W. C. Schulz; Mgr., A. Von Dollen; Sec., Henry Keating; Treas., Hans Petersen.

TERRITORY COVERED.—Nebraska.

WESTERN INDEMNITY COMPANY, Western Indemnity Bldg., Dallas, Tex. Organized August 18, 1913.

OFFICERS.—Pres., Lewis T. Carpenter; V. Pres., W. M. Taylor; Treas., C. A. Robertson; Sec., E. R. Long; Supt. of Agencies, J. T. Mitchell; Man. Undr., E. W. Meiers.

DIRECTORS.—C. A. Robertson, E. R. Long, A. N. Rodgers, Lewis T. Carpenter, W. M. Taylor.

WRITES.—Accident, Health, Plate Glass, Burglary, Workmen's Compensation, Liability, Property Damage, Bonds, Title, Collision Insurance.

TERRITORY COVERED.—Tex., Okla., Mo., Kans., Colo., Utah, Cal., Ind., Tenn., Ariz.

WESTERN LIFE AND CASUALTY COMPANY, Gas and Electric Bldg., Denver, Colo. Organized 1900.

OFFICERS.—Pres., Thomas I. Gregory; V. Pres., W. H. Biegel, C. M. Ireland; Sec.-Treas., R. V. Towner; Asst. Sec., H. E. Kelley; Supt. of Agencies, W. H. Biegel; Gen. Counsel, Isham R. Howze.

DIRECTORS.—Thomas I. Gregory, R. V. Towner, W. H. Biegel, C. M. Ireland, Charles F. Tew.

WRITES.—Accident and Health Insurance.

TERRITORY COVERED.—Colo., Mont., Cal., Ida., N. M., Utah, Tex., N. D., Minn., Ariz., and Hawaii.

WESTERN LIVE STOCK INSURANCE COMPANY, 921-927 Jefferson Bldg., Peoria, Ill. Organized December 16, 1911.

OFFICERS.—Pres., Clifford Ireland; V. Pres., Herman W. Danforth, Edward C. Leisy; Sec., Dr. Gaius W. Hubbard; Treas., Berne M. Mead; Gen. Counsel, Chas. V. Miles.

Casualty and Miscellaneous Insurance Companies—(Continued)

DIRECTORS.—G. B. Arnett, J. W. Crabb, H. W. Danforth, J. A. Hall, Phil. S. Hanet, J. K. Hopkins, John Huston, Clifford Ireland, E. C. Leisy, J. P. Mason, Berne M. Mead, Geo. F. Tullock, E. E. Vait.

WRITES.—Live Stock Insurance.

TERRITORY COVERED.—Ill., Iowa, Ind., Ohio, Wis., Pa., N. C., S. C., Me., R. I., Conn., Mass., Kas., Tex.

WESTERN SURETY COMPANY, Sioux Falls, S. D.

OFFICERS.—Pres., Joe Kirby; Sec.-Treas., Joe H. Kirby; Gen. Mgr., J. L. Scallan.

DIRECTORS.—Joe Kirby, Joe H. Kirby and John A. Bowler.

TERRITORY COVERED.—South Dakota.

WISCONSIN ACCIDENT AND HEALTH INSURANCE COMPANY, M. & M. Bank Bldg., Milwaukee, Wis. Organized April, 1915.

OFFICERS.—Pres., Geo. E. Tyrrell; V. Prests., R. W. Campbell, R. D. Tyrrell; Sec., Orlaf Anderson; Treas., Conrad Engsborg.

DIRECTORS.—G. E. Tyrrell, Orlaf Anderson, Conrad Engsborg, R. W. Campbell, R. D. Tyrrell.

WRITES.—Disability Insurance.

TERRITORY COVERED.—Wisconsin.

WORLD LIFE AND ACCIDENT COMPANY, 29 S. La Salle street, Chicago, Ill. Organized August 30, 1911.

OFFICERS.—Pres., A. M. Johnson; V. Pres., Robert E. Sackett; Sec., Robert D. Lay; Asst. Sec., E. B. Moyer; Treas., Robert D. Lay.

DIRECTORS.—A. M. Johnson, Robert D. Lay, H. L. McCourtie, R. E. Sackett, E. B. Moyer, C. M. Currie.

WRITES.—Personal Accident and Health Insurance.

TERRITORY COVERED.—Ariz., Ark., Cal., Colo., Dela., Ga., Ill., Ind., Kan., Md., Mass., Miss., Mo., Neb., N. H., N. M., N. D., N. Y., N. J., O., Pa., Tex., Utah, Wash., Vt., W. Va.

ZURICH GENERAL ACCIDENT AND LIABILITY INSURANCE COMPANY, LTD. Organized 1872. U. S. Branch, Insurance Exchange, Chicago, Ill.

OFFICERS.—Mngr., Harold W. Letton; Asst. Mngr., Arthur W. Collins.

TRUSTEES.—Equitable Trust Company, New York.

WRITES.—Accident, Health, Liability, Compensation, Property Damage and Collision Insurance.

TERRITORY COVERED.—Conn., D. C., Ill., Ind., Ia., Md., Mass., Minn., Mo., Mich., N. J., N. Y., Pa., R. I., Wis.

WORKMEN'S COMPENSATION MUTUALS

ORGANIZED UNDER THE LAWS OF NEW YORK STATE.

ALLIED MUTUALS, New York. Mgr., John R. Waters. Proposed merger of Metropolitan Mutual, Knickerbocker Mutual and Indemnity Mutual.

AMERICAN MUTUAL COMPENSATION INSURANCE COMPANY, 18 East 41st street, New York. Pres. and Gen. Mgr., Charles E. Hodges; Treas. and Sec., Thompson S. Sampson.

BAKERS' MUTUAL INSURANCE COMPANY OF NEW YORK, 61 Broadway, New York. Pres., A. E. Plarre; Sec., V. J. Miller.

BREWERS MUTUAL INDEMNITY INSURANCE COMPANY. Pres., Peter Doelger; Sec., Charles A. Schultz, 109 E. 15th street, New York.

COAL MERCHANTS MUTUAL INSURANCE COMPANY OF NEW YORK, Albany; Pres., Howard G. Dewey; Sec., Arthur T. Dunn.

CENTRAL AND WESTERN NEW YORK BREWERS AND MALTSTERS MUTUAL INSURANCE COMPANY, Albany, N. Y. Pres., John F. Nagel; Sec., E. A. Medcalf.

EMPLOYERS MUTUAL INSURANCE COMPANY OF NEW YORK, THE, 61 Broadway, New York. Pres. Chas. A. Angell; Sec., Wm. Beverly Winslow.

EXCHANGE MUTUAL INDEMNITY COMPANY, 415 Erie County Bank Bldg., Buffalo, N. Y. Pres., E. G. Trimble; Sec., J. M. Young.

INDUSTRIAL MUTUAL LIABILITY INSURANCE ASSOCIATION, 165 Broadway, New York. Pres., Eugene S. Benjamin; Sec., William R. Corwine.

KNICKERBOCKER MUTUAL LIABILITY INSURANCE COMPANY OF NEW YORK, 120 Broadway, New York. Pres., Arthur W. Watson; Sec., W. Hunt Hall.

Workmen's Compensation Mutuals—(Continued)

LUMBER MUTUAL CASUALTY INSURANCE COMPANY OF NEW YORK, 66 Broadway, New York. Pres., Maurice E. Preisch; Sec., Thomas H. Silver.
METROPOLITAN MUTUAL LIABILITY INSURANCE COMPANY, 165 Broadway, New York. Pres., Benj. D. Traitel; Sec., Edward B. Brooks.
NEW YORK PRINTERS AND BOOKBINDERS MUTUAL INSURANCE COMPANY, 147 4th avenue, New York. Pres., J. W. Bothwell; Sec., J. J. Lauben.
UTICA MUTUAL COMPENSATION INSURANCE CORPORATION, Utica, N. Y. Pres., D. DeW. Smyth; Sec. and Gen. Mgr., John L. Train.
UTILITIES MUTUAL INSURANCE COMPANY, 80 Maiden Lane, New York. Pres., James T. Hutchings; Sec., C. H. B. Chapin.

MUTUAL ACCIDENT ASSOCIATIONS

HAVING OVER 1000 CERTIFICATES IN FORCE.

AMERICAN AUTOMOBILE INDEMNITY ASSOCIATION, Sioux Falls, S. D. Organized 1915. Pres., F. H. Johnson; Sec.-Treas., F. H. Reed.
ATLANTIC HEALTH & ACCIDENT COMPANY, Boston, Mass. Organized 1912. Pres., W. C. Cogswell.
ATLAS CASUALTY COMPANY, Lake Mills, Wis. Organized 1903. Pres., F. Kemeys-Tynte; Sec., Conrad Engsborg.
AUTOMOBILE LIABILITY COMPANY, LTD., Milwaukee, Wis. Organized 1915. Pres., Benjamin Lakoski; Sec., Geo. L. Kohn.
BANKERS ACCIDENT ASSOCIATION OF ILLINOIS, East St. Louis, Ill. Organized 1907. Pres., Edwin F. Smith; Sec., Ira J. Bell.
BUSINESS MEN'S ACCIDENT ASSOCIATION OF AMERICA, Kansas City, Mo. Organized 1909. Pres., C. S. Jobes; Sec., W. T. Grant.
BUSINESS MEN'S PROTECTIVE ASSOCIATION, Des Moines, Ia. Organized 1911. Pres., G. S. Gilbertson.
CENTRAL BUSINESS MEN'S ASSOCIATION, Chicago, Ill. Pres., H. G. Royer; Sec., C. D. Pauley.
CENTRAL BUSINESS MEN'S ACCIDENT ASSOCIATION, Dayton, O. Organized 1909. Pres., C. A. Funkhouser.
CITIZENS INDUSTRIAL LIFE AND SICK BENEFIT ASSOCIATION, New Orleans, La. Organized 1907. Pres., J. W. Englehardt; Sec., Jules Labanca.
COMMERCIAL TRAVELLERS' EASTERN ACCIDENT ASSOCIATION, Boston, Mass. Organized 1883. Pres., T. Henry Mayo; Sec.-Treas., Ira F. Libby.
COMMERCIAL TRAVELERS' MUTUAL ACCIDENT ASSOCIATION OF AMERICA, Utica, N. Y. Organized 1883. Pres., Henry D. Pixley; Sec., George S. Dana.
COMMONWEALTH BENEFICIAL ASSOCIATION, Philadelphia, Pa. Organized 1912. Pres., Geo. E. Potts.
DULUTH CASUALTY ASSOCIATION, Duluth, Minn. Pres., N. Nissen; Sec., E. R. Smith.
FIRST NATIONAL ACCIDENT COMPANY, Fond du Lac, Wis. Organized 1895. Pres., John T. Kelly; Sec., R. J. McMillan.
FORT WAYNE MERCANTILE ACCIDENT ASSOCIATION, Fort Wayne, Ind. Organized 1892. Pres., Louis F. Curdes; V. Pres., G. W. Pixley; Sec., L. H. Ransom.
HOOSIER CASUALTY COMPANY, Indianapolis, Ind. Organized 1907. Pres., C. H. Brackett; V. Pres., W. H. Latta; Sec., C. W. Ray.
ILLINOIS COMMERCIAL MEN'S ASSOCIATION, Chicago, Ill. Organized 1892. Pres., George W. Smith; V. Pres., Richard C. Gannon; Sec.-Treas., R. A. Cavanaugh.
INDIANA TRAVELERS' ACCIDENT ASSOCIATION, Indianapolis. Organized 1892. Pres., Charles A. Ross; V. Pres., George W. Barth; Sec., P. B. Trone.
IOWA STATE TRAVELING MEN'S ASSOCIATION, Des Moines, Ia. Organized 1880. Pres., J. W. Hill; V. Pres., W. E. Tone; Sec.-Treas., L. C. Deets.
LINCOLN MUTUAL CASUALTY COMPANY, Springfield, Ill. Organized 1915. Pres., C. M. Bowcock; Sec. and Mng. Undr., W. A. Orr.
MASONIC MUTUAL ACCIDENT COMPANY, Springfield, Mass. Organized 1902. Pres., Clyde W. Young; V. Pres., Lyman Garland; Sec. and Gen. Mgr., S. W. Munsell.
MINNESOTA COMMERCIAL MEN'S ASSOCIATION, Minneapolis, Minn. Pres., Albert Steinhauer; Sec., A. J. Alwin.
MISSOURI BUSINESS MEN'S ACCIDENT AND HEALTH ASSOCIATION, St. Louis, Mo. Pres., L. D. Edson; Sec.-Treas., W. H. Verity.
MISSOURI LIFE AND ACCIDENT, St. Louis, Mo. Organized 1907. Pres., W. A. Johnson; Sec., J. A. Walker.
NATIONAL ACCIDENT SOCIETY, New York. Organized 1885. Pres., Edwin Langdon; Sec., A. A. Wallace.

Mutual Accident Associations—(Continued)

- NATIONAL MASONIC PROVIDENT ASSOCIATION, Mansfield, O. Organized 1890. Pres., C. E. McBride; Sec., E. G. Robinson.
- NATIONAL TRAVELERS BENEFIT ASSOCIATION, Des Moines, Ia. Organized 1907. Pres., Elmer Loucks; Sec., J. W. Kaufman.
- NEW YORK CASUALTY COMPANY, Buffalo, N. Y. Pres., S. P. White; Sec., H. V. Hucker.
- NEW YORK SAFETY RESERVE FUND, Syracuse, N. Y. Organized 1882. Pres., Ray B. Smith; Sec., E. A. Kelley.
- PEOPLE'S HEALTH & ACCIDENT INSURANCE COMPANY, Grand Rapids, Mich. Organized 1906. Pres., H. M. Best; Sec., M. B. Campbell.
- PHYSICIANS CASUALTY ASSOCIATION OF AMERICA, Omaha, Neb. Pres., D. C. Bryant; Sec., E. E. Elliott.
- RAILWAY EMPLOYEES' MUTUAL PROTECTIVE SOCIETY, San Francisco. Pres., L. H. Ledger; Sec., A. Lindsley.
- RAILWAY MAIL ASSOCIATION, Portsmouth, N. H. Organized 1898. Pres., E. J. Ryan; Sec., R. E. Ross.
- RED MEN'S FRATERNAL ACCIDENT ASSOCIATION, Westfield, Mass. Reorganized 1915. Pres., A. H. Paton; Sec.-Treas., Robert Gowdy.
- ST. LAWRENCE LIFE ASSOCIATION, New York City. Organized 1882. Pres., J. J. Barnsdall; Sec., E. E. Meares.
- TRAVELERS' HEALTH ASSOCIATION, Omaha, Neb. Organized 1904. Pres., H. S. Weller; Sec., E. H. Hoel.
- TRAVELERS PROTECTIVE ASSOCIATION OF AMERICA, St. Louis, Mo. Organized 1890. Pres., G. H. Armstrong; Sec., T. S. Logan.
- UNION CASUALTY COMPANY, Detroit, Mich. Organized 1907. Pres., L. J. Leinbach; Sec., A. D. Bailey.
- UNITED COMMERCIAL TRAVELERS OF AMERICA, Columbus, Ohio. Organized 1888. Pres., Claude Duval; Sec., W. D. Murphy.
- UNITED STATES INDEMNITY SOCIETY, Boston, Mass. Organized 1897. Pres., Wm. H. Jones; Sec., A. C. Smith.
- WASHINGTON LIFE & ACCIDENT ASSOCIATION OF AMERICA, Springfield, Ill. Organized 1900. Pres., J. C. Vogt; Sec., George R. Kendall.
- WESTERN TRAVELERS ACCIDENT ASSOCIATION, Omaha, Neb. Organized 1892. Pres., F. H. Garrett; Sec., W. H. Butts.
- WOODMEN ACCIDENT COMPANY, Lincoln, Neb. Organized 1890. Pres., A. O. Faulkner; Sec., C. E. Spangler.
- WORKMEN'S SICK AND DEATH BENEFIT FUND OF THE U. S. A., New York, N. Y. Pres., Paul Flaschel; Sec., William Meyer.
- WORLD ACCIDENT ASSOCIATION, Omaha, Neb. Organized 1903. Pres., H. J. Root; Sec., Charles Callanan.

PRINCIPAL FRATERNAL ORDERS

(HAVING OVER 10,000 MEMBERS, 1917.)

OFFICERS AND ADDRESSES.

- AMERICAN INSURANCE UNION, Columbus, Ohio. National Pres., Hon. John J. Lenz; Sec., Dr. George W. Hogan.
- AMERICAN YEOMEN, BROTHERHOOD OF, Des Moines, Iowa. Grand Foreman, William Koch; Grand Master of Accounts, W. E. Davy.
- ANCIENT ORDER OF GLEANERS, Detroit, Mich. Pres., John Livingston; Sec., G. H. Slocum.
- BEN HUR, TRIBE OF, Crawfordsville, Ind. Supreme Chief, R. H. Gerard; Supreme Scribe, J. C. Snyder.
- B'RITH ABRAHAM, ORDER, New York. Pres., Samuel Dorf; Sec., G. W. Leisersohn.
- BRITH ABRAHAM, INDEPENDENT ORDER OF, New York. Pres., Leon Sanders; Sec., Max L. Hollander.
- CATHOLIC BENEVOLENT LEGION, Brooklyn, N. Y. Pres., R. B. Tippet; Sec., John E. Dunn.
- CATHOLIC KNIGHTS OF AMERICA, St. Louis, Mo. Supreme Pres., Dr. Felix Gaudin; Supreme Sec., Henry Siemer.
- CATHOLIC MUTUAL BENEFIT ASSOCIATION, Supreme Circle, Hornell, N. Y. Pres., John J. Hynes; Sec., Martin A. Cameron; Actuary, George Dyre Eldridge.
- CATHOLIC ORDER OF FORESTERS, Chicago, Ill. High Chief Ranger, T. H. Cannon; High Sec., Thos. F. McDonald.

Principal Fraternal Orders—(Continued)

- COLUMBIAN CIRCLE, THE, Chicago, Ill. Pres., Irvin R. Hozen; Sec., W. J. Hein.
- COLUMBIAN WOODMEN, EMINENT HOUSEHOLD OF, Atlanta, Ga. Pres., Lloyd T. Binford; Em. Sec., E. E. Temple.
- COURT OF HONOR, Springfield, Ill. Chancellor, A. L. Hereford; Recorder, W. E. Robinson.
- DAUGHTERS OF AMERICA, NATIONAL COUNCIL, Cincinnati, O. Pres., Mrs. E. M. Whiting; Sec., Albert S. Bosson.
- DEGREE OF HONOR, Sioux City, Ia. Superior Chief, Mrs. F. B. Olson; Recorder, Mrs. E. E. Alburn.
- DRUIDS, UNITED ANCIENT ORDER OF, Albany, N. Y. Supreme Archon, E. P. Edsen, Seattle; Supreme Secretary, A. Freudenthal, Albany, N. Y.
- EQUITABLE FRATERNAL UNION, Supreme Assembly of the, Neenah, Wis. Pres., E. A. Williams; Sec., Orrin Thompson.
- FORESTERS, INDEPENDENT ORDER OF, Toronto, Canada. Supreme Chief Ranger, E. G. Stevenson; Supreme Secretary, Fred. J. Darch.
- FORESTERS OF AMERICA. Supreme Chief Ranger, C. P. Rendon, Stockton, Cal.; Supreme Secretary, Thomas M. Donnelly, Jersey City, N. J.
- FORESTERS, UNITED ORDER OF, Milwaukee, Wis. Ranger, R. C. Sherrard; Sec., G. W. Blaun.
- FRATERNAL AID UNION, Lawrence, Kas. Pres., V. A. Young; Sec., L. D. Roberts.
- FRATERNAL BROTHERHOOD, Los Angeles, Cal. Pres., Mrs. E. R. Neidig; Sec., C. W. Dempster.
- FRATERNAL MYSTIC CIRCLE, Philadelphia, Pa. Supreme Mystic Ruler, W. C. Paul; Supreme Recorder, J. D. Myers.
- FREE SONS OF JUDAH, New York, N. Y. Master, Sam Goldstein; Sec., Sig. Fodor.
- FRIENDLY SERVICE SOCIETY, 524 Kasota Bldg., Minneapolis, Minn. Pres., J. J. Hurley; Treas., Emil C. Schroeder; Sec. and Gen. Mgr., G. H. Kranz.
- GERMAN BENEFICIAL UNION, Pittsburgh, Pa. Pres., Louis Volz; Sec., Joa Klaus.
- GERMAN ROMAN CATHOLIC KNIGHTS OF ST. GEORGE, Pittsburgh, Pa. Supreme Pres., Joseph H. Rieman; Supreme Sec., P. Jos. Hess.
- GRAND FRATERNITY, Philadelphia, Pa. Pres., Frederick Gaston; Sec., W. E. Gregg.
- HEPTASOPHS, IMPROVED ORDER OF, Baltimore, Md. Supreme Archon, M. G. Cohen, Pittsburgh, Pa.; Supreme Secretary, Frank E. Pleitner, Baltimore, Md.
- HERALDS OF LIBERTY, Philadelphia, Pa. Commander, Tracy W. Pratt; Recorder, Emanuel Barrick.
- HIBERNIANS OF AMERICA, ANCIENT ORDER OF. National President, Joseph McLaughlin, Philadelphia, Pa.; National Secretary, Thos. J. Mathews, Providence, R. I.
- HOME GUARDS OF AMERICA, Van Wert, O. Counslor, G. J. Eblen; Sec., J. W. Evans.
- HOMESTEADERS, Des Moines, Ia. Pres., H. J. Green; Sec., A. H. Corey.
- KNIGHTS OF COLUMBUS, New Haven, Conn. Pres., J. A. Flaherty; Sec., W. J. McGinley.
- KNIGHTS AND LADIES OF HONOR, Indianapolis, Ind. Supreme Protector, George D. Tait; Sec., Walter W. Connel.
- KNIGHTS AND LADIES OF SECURITY, National Council, Topeka, Kan. National Pres., J. M. Keirkpatrick; National Sec., J. V. Abrahams.
- KNIGHTS OF PYTHIAS, Insurance Department, Supreme Lodge, Indianapolis, Ind. Pres., Harry Wade, Indianapolis, Ind.; General Sec., W. O. Powers.
- KNIGHTS OF MALTA, ANCIENT AND ILLUSTRIOUS ORDER OF. Supreme Commander, J. T. Sembower, Uniontown, Pa.; Supreme Recorder, Frank Gray, Philadelphia, Pa.
- LADIES' CATHOLIC BENEVOLENT ASSOCIATION, Erie, Pa. Pres., Miss Kate Mahoney; Recorder, Mrs. J. A. Royer.
- LOCOMOTIVE ENGINEERS' MUTUAL LIFE AND ACCIDENT INSURANCE ASSOCIATION, Cleveland, O. Pres., W. E. Futch; Sec., M. H. Shay.
- LOCOMOTIVE FIREMEN AND ENGINEMEN, BROTHERHOOD OF, Peoria, Ill. Pres., W. S. Carter; Sec. and Treas., A. H. Hawley.
- L'UNION ST. JEAN-BAPTISTE D'AMERIQUE, Woonsocket, R. I. Pres., Henri T. Ledoux; Sec., Elie Vezina.
- MACCABEES, THE, Detroit, Mich. Supreme Commander, D. P. Markey; Supreme Record Keeper, L. E. Sisler.
- MACCABEES, WOMAN'S BENEFIT ASSOCIATION OF, Port Huron, Mich. Supreme Commander, Miss Bina M. West; Supreme Record Keeper, Miss Frances D. Partridge.

Principal Fraternal Orders—(Continued)

- MACCABEES, LADIES OF THE, Port Huron, Mich. Great Commander, Mrs. Frances E. Burns; Great Record Keeper, Miss Emma E. Bower, M. D.
- MASSACHUSETTS CATHOLIC ORDER OF FORESTERS, Boston, Mass. High Chief Ranger, George T. Daly; High Sec.-Treas., D. H. Maguire.
- MODERN BROTHERHOOD OF AMERICA, Mason City, Iowa. Pres., T. B. Hanley; Sec., E. L. Balz.
- MODERN ORDER OF PRAETORIANS, Dallas, Tex. Pres., C. B. Gardner; Sec., Geo. G. Taylor.
- MODERN WOODMEN OF AMERICA. Head Consul, A. R. Talbot, Lincoln, Neb.; Head Clerk, James McNamara, Rock Island, Ill.
- MYSTIC WORKERS OF THE WORLD. Supreme Master, J. Ross Mickey, Macomb, Ill.; Supreme Secretary, John R. Walsh, Fulton, Ill.
- NATIONAL AMERICANS, Kansas City, Mo. Pres., G. L. Berry; Sec., W. H. Luthy.
- NATIONAL SLOVAK SOCIETY OF THE UNITED STATES OF AMERICA, Pittsburgh, Pa. Pres., Albert Mamatey; Sec., J. Durish.
- NATIONAL UNION, Toledo, O. Pres., F. E. Ferguson; Sec., E. A. Myers.
- NEW ERA ASSOCIATION, Grand Rapids, Mich. Pres., C. E. Perkins; Sec., E. G. Gearheart.
- NORTH AMERICAN UNION, Chicago, Ill. Pres., Harold Spensley; Sec., G. Langhenry.
- ORDER KNIGHTS OF JOSEPH, Cleveland, O. Pres., J. H. Marks; Sec., D. J. Zinner.
- ORDER OF RAILWAY CONDUCTORS OF AMERICA, Cedar Rapids, Ia. Pres., A. B. Garretson; Sec., C. E. Whitney.
- POLISH NATIONAL ALLIANCE OF THE U. S. A., Chicago, Ill. Pres., K. Zychlinski; Sec., John S. Zawilinski.
- POLISH ROMAN CATHOLIC UNION OF AMERICA, Chicago, Ill. Pres., P. Rostenkowski; Sec., J. S. Konopa.
- PROGRESSIVE ORDER OF THE WEST, St. Louis, Mo. Grand Master, B. Frank; Sec., M. Shapiro.
- PROTECTED HOME CIRCLE, Sharon, Pa. Pres., A. C. McLean; Sec., W. S. Palmer.
- PURITANS, INDEPENDENT ORDER OF, Pittsburgh, Pa. Pres., C. I. Link; Sec., W. F. Lander.
- RAILROAD TRAINMEN, BROTHERHOOD OF, Cleveland, Ohio. Pres., W. G. Lee; Sec., A. E. King.
- RED MEN, IMPROVED ORDER OF. Great Incohonee, Thos. H. Jeffries, Atlanta, Ga. Great Chief of Records, Wilson Brooks, Chicago, Ill.
- ROYAL ARCANUM, Supreme Council, Boston, Mass. Supreme Regent, Samuel N. Hoag; Supreme Sec., A. T. Turner, Boston, Mass.
- ROYAL HIGHLANDERS, Lincoln, Neb. Pres., W. E. Sharp; Sec., F. J. Sharp.
- ROYAL LEAGUE, Chicago, Ill. Archon, W. E. Hyde; Scribe, Chas. E. Piper.
- ROYAL NEIGHBORS OF AMERICA, Rock Island, Ill. Supreme Oracle, Mrs. M. B. Enright, Kansas City, Kan.; Supreme Recorder, Dr. Hada M. Carlson, Rock Island, Ill.
- SCOTTISH CLANS, ORDER OF. Royal Chief, A. G. Findlay; Royal Sec., Thomas R. P. Gibb, Boston, Mass.
- SLOVENIC NATIONAL BENEFICIAL SOCIETY, Chicago, Ill. Pres., Jakob Miklaunice; Sec., John Verderbar.
- SONS AND DAUGHTERS OF JUSTICE, Minneapolis, Kan. Pres., Geo. C. Lockwood; Sec., W. W. Walker.
- UNITED AMERICAN MECHANICS, JUNIOR ORDER, Pittsburgh, Pa. Pres., H. L. W. Taylor, Newport, Tenn.; Sec.-Mngr., Stephen Collins.
- UNITED ARTISANS, Portland, Ore. Master H. S. Hudson; Sec., C. L. McKenna.
- UNITED COMMERCIAL TRAVELERS OF AMERICA, Columbus, O. Sup. Counselor, Claude Duval; Sec., W. D. Murphy.
- UNITED ORDER OF THE GOLDEN CROSS, Knoxville, Tenn. Sup. Commander, J. P. Burlingame; Sup. Sec., W. R. Cooper.
- UNITED ORDER OF THE PILGRIM FATHERS, Lawrence, Mass. Sup. Governor and Sup. Sec., George F. Bradstreet.
- WOMEN'S CATHOLIC ORDER OF FORESTERS, Chicago, Ill. High Ranger, Rose D. Rittman; High Sec., Helen T. Kelly.
- WOMEN OF WOODCRAFT, Portland, Ore. Grand Guardian, Carrie C. Van Orsdall; Grand Clerk, J. L. Wright.
- WOODMEN'S CIRCLE, Omaha, Neb. Pres., Mrs. Emma B. Manchester; Sec., Miss Dora Alexander.
- WOODMEN OF THE WORLD, Sovereign Camp, Omaha, Neb. Sovereign Commander, W. A. Fraser; Clerk, John T. Yates.

Principal Fraternal Orders—(Continued)

WOODMEN OF THE WORLD, Denver, Col. Head Consul, I. I. Boak; Head Clerk, C. V. Benson.

WORKMEN'S CIRCLE, New York. Pres., Wm. Edlin; Sec., J. Baskin.

WORKMEN, ANCIENT ORDER OF UNITED, is composed of thirteen distinct organizations represented in the States of Arkansas, Connecticut, Iowa, Kansas, Minnesota, Massachusetts, Nebraska, New Jersey, New York, Oklahoma, South Dakota, Washington, and the province of Ontario, Canada. The largest order is that of Massachusetts, of which Frank W. Waite, Salem, is Grand Master, and C. C. Fearing, Boston, Clerk.

WORKMEN'S SICK AND DEATH BENEFIT FUND OF THE U. S. A., New York, N. Y. Chairman, Paul Flaeschel; Financial Sec., William Meyer.

LIFE INSURANCE COMPANY INVESTMENTS

1904-1914.
Compiled by the Association of Life Insurance Presidents.

	1904		1914		Increase (+) or Decrease (-) in 1914 Investments Compared with 1904	
	Assets Dec. 31, 1904	Percent of Total 1904	Assets Dec. 31, 1914	Percent	Amount	Percent
Number of Companies in Business	93		250			
Number of Companies Tabulated	63		116			
Percent Tabulated	67.74		46.49			
Assets of All Companies	\$2,499,090,998.00		\$4,935,252,793.00			
Assets Tabulated	\$2,489,031,634.00		\$4,830,154,523.00			
Percent Tabulated	99.59		97.89			
Classes of Assets						
1 Real Estate.....	\$ 178,425,828.15	7.17	\$ 164,547,316.69	3.40	-\$ 13,878,511.46	- 7.78
2 Mortgage Loans.....	681,047,925.88	27.37	1,660,168,266.09	34.46	+ 979,119,340.21	+143.76
3 Collateral Loans.....	42,332,616.87	1.70	18,984,766.48	.39	- 23,347,850.39	- 55.13
4 Policy Loans and Premium Notes.....	187,644,831.22	7.54	722,406,573.67	14.94	+ 534,761,742.45	+284.98
5 Railroad Bonds.....	750,668,349.33	30.16	1,256,000,282.46	26.00	+ 505,331,933.13	+ 67.32
6 State, County and Municipal Bonds.....	163,194,690.20	6.57	384,607,399.84	11.06	+ 221,412,709.64	+227.59
7 Public Service Bonds..	111,209,859.14	4.47	185,848,359.57	3.84	+ 74,638,500.43	+ 67.11
8 All Other Bonds.....	17,470,168.18	.70	30,113,643.97	.61	+ 12,643,475.79	+ 72.37
9 Railroad Stocks.....	45,681,425.92	1.83	33,111,374.04	.68	- 12,570,051.88	- 27.52
10 Public Service Stocks..	19,779,115.45	.79	12,925,933.36	.26	- 6,853,182.09	- 34.64
11 Stocks of Banks, Trust Companies, etc.....	55,983,962.05	2.24	27,091,032.48	.56	- 28,892,929.57	- 51.61
12 All Other Stocks.....	3,158,848.14	.12	2,106,703.18	.04	- 1,052,144.96	- 33.31
13 Non-pledged Assets Less Non-admitted Assets..	130,641,641.21	5.24	87,308,951.86	1.80	- 43,332,689.35	- 33.17
14 Cash in Bank.....	101,791,372.83	4.08	94,933,919.43	1.95	- 6,857,453.40	- 67.36
Total Admitted Assets	\$2,489,030,634.57	100.00	\$4,830,154,523.12	100.00	+ \$2,341,122,888.55	+ 94.03

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A. & J. H. STODDART

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E. S. JARVIS, Secretary WILLIAM MORRISON, Ass't Sec.

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NEW YORK**

HOWIE & CAIN, INC.
General Agents, Metropolitan District
100 William Street, New York

FIRE INSURANCE COMPANIES

BUSINESS OF 1916 AND CONDITION DECEMBER 31, 1916.

Name and Location of Company.	Cash Capital.	Total Assets, Dec. 31, 1916.	Liabilities Except Capital, Dec. 31, 1916.	Reinsurance Reserve, Dec. 31, 1916.	Net Surplus, Dec. 31, 1916.	Net Premiums Received, 1916.	Total Income, 1916.	Net Losses Paid, 1916.	Total Expenses, 1916.
Elina, Hartford, Conn.....	\$5,000,000	\$24,708,547	\$13,208,222	\$11,165,906	\$8,508,325	\$13,510,597	\$14,604,116	\$6,874,812	\$12,864,988
Agricultural, Watertown, N. Y.....	800,000	5,038,008	2,549,882	2,052,297	1,989,141	1,911,746	2,148,288	944,883	1,823,689
Albany, Albany, N. Y.....	250,000	1,180,908	478,130	339,357	837,676	327,087	384,932	173,078	340,336
Albany, Albany, N. Y.....	200,000	1,188,387	698,739	845,941	848,947	841,029	981,928	824,552	824,552
Allentown, Allentown, Pa.....	750,000	3,100,630	1,194,794	828,898	1,165,946	1,386,814	1,550,490	646,549	1,151,867
Altoona, Altoona, Pa.....	1,000,000	11,285,223	6,338,796	5,469,080	8,951,427	4,713,490	1,366,746	2,344,721	4,510,757
American, Newark, N. J.....	800,000	1,477,404	970,090	576,611	207,404	1,361,415	1,396,554	880,948	903,948
American Automobile, St. Louis, Mo.....	1,000,000	4,149,884	2,110,088	1,819,025	1,082,738	2,067,284	2,249,888	1,262,184	2,133,207
American Central, St. Louis, Mo.....	200,000	480,318	92,551	83,303	187,767	167,092	173,576	36,981	122,791
American Druggists, Cincinnati, O.....	1,000,000	2,868,851	757,214	318,424	1,129,837	404,694	1,740,437	106,508	1,265,349
American Eagle, New York, N. Y.....	200,000	501,106	283,446	236,705	17,690	291,175	390,337	196,807	371,680
Arizona, Phoenix, Ariz.....	200,000	841,475	277,723	232,653	383,752	344,169	372,747	124,938	121,130
Assurance Company of America, N. Y.....	200,000	259,479	15,371	12,768	44,108	34,384	37,429	5,600	18,322
Associated Industries, Chicago, Ill.....	100,000	357,599	27,548	25,155	230,051	37,004	66,440	5,198	36,421
Atlantic City Fire, Atlantic City, N. J.....	125,000	293,647	57,972	83,953	80,875	96,363	123,199	37,733	105,033
Atlantic Fire, Raleigh, N. C.....	1,000,000	2,748,832	1,089,978	776,907	708,954	1,473,409	1,546,764	518,982	1,166,283
Automobile, Hartford, Conn.....	250,000	741,161	270,720	231,621	211,441	253,459	308,607	171,083	295,754
Austin Fire, Dallas, Tex.....	200,000	336,800	122,623	89,206	10,166	153,879	170,712	77,981	158,394
Bankers and Merchants Fire, Minneapolis, Minn.....	200,000	695,978	149,490	138,248	176,548	126,400	164,352	65,808	159,066
Birmingham, Pittsburgh, Pa.....	1,000,000	8,184,479	4,502,191	2,918,242	2,682,288	5,169,192	5,475,404	2,853,860	4,275,223
Boston, Boston, Mass.....	100,000	500,592	44,367	39,877	48,135	97,337	104,581	43,376	79,015
Buckeye National Fire, Toledo, O.....	400,000	8,387,572	939,854	810,073	2,007,718	730,955	854,776	324,994	747,968
Buffalo German, Buffalo, N. Y.....	200,000	700,446	14,388	12,085	51,908	11,043	21,132	10,083	22,682
Californian American, New York.....	400,000	1,286,477	581,607	508,580	829,871	630,864	684,896	268,354	473,482
California, San Francisco, Cal.....	800,000	3,866,720	2,173,377	1,860,301	862,943	2,084,002	2,399,706	1,140,387	2,070,619
Camden Fire, Camden, N. J.....	225,000	400,278	138,748	94,598	141,530	148,502	168,502	89,887	166,960
Capital Fire, Sacramento, Cal.....	300,000	928,148	365,000	224,538	290,234	327,158	298,508	109,107	239,638
Capital, Concord, N. H.....	80,000	323,248	92,245	82,673	97,243	147,755	84,964	24,293	34,263
Carolina Fire, Wilmington, N. C.....	200,000	716,446	211,351	128,151	304,094	167,155	168,097	94,310	162,959
Citizens, St. Louis, Mo.....	106,950	192,718	18,586	5,166	68,131	12,363	484,947	4,537	162,237
Central States, Kas.....	583,200	1,641,967	757,849	664,352	300,518	718,506	787,079	343,918	687,968
City of New York, New York.....	200,000	337,319	80,940	54,357	96,379	81,057	100,868	17,450	87,409
City, Pittsburgh, Pa.....	889,180	1,450,051	204,198	184,882	402,723	232,603	416,600	151,542	324,487
Cleveland National Fire, Cleveland, O.....	200,000	674,110	246,403	186,816	228,707	300,184	333,000	137,800	271,445
Colonial Assurance, New York.....	150,000	894,998	127,241	116,632	617,731	101,300	140,017	30,060	94,511
Columbia, Dayton, Ohio.....									

† Superseding the Fidelity Underwriters.

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FIRE INSURANCE COMPANIES—(Continued)

BUSINESS OF 1916 AND CONDITION DECEMBER 31, 1916.

Name and Location of Company.	Cash. Capital.	Total Assets. Dec. 31, 1916.	Liabilities Except Capital. Dec. 31, 1916.	Reserve Dec. 31, 1916.	Net Surplus. Dec. 31, 1916.	Net Premiums Received. 1916.	Total Income. 1916.	Net Losses Paid. 1916.	Total Expendi- tures. 1916.
Columbian, Indianapolis, Ind.....	294,605	421,944	96,414	86,285	30,925	96,808	134,436	65,659	136,022
Columbian, Indianapolis, Ind.....	963,250	1,643,174	406,212	841,816	272,255	384,180	460,298	190,939	402,071
Commerce, Albany, N. Y.....	200,000	280,096	280,096	841,816	841,816	239,290	238,285	125,067	259,886
Commercial Union, New York.....	200,000	1,327,049	765,007	875,704	382,042	680,203	721,130	389,180	672,449
Commercial National, Chicago, Ill.....	200,000	387,294	136,128	100,064	51,106	280,125	221,977	43,068	98,064
Commonwealth, Dallas, Tex.....	250,000	637,208	286,706	230,308	100,502	281,738	325,460	257,162	383,172
Commonwealth, New York.....	3,338,190	1,477,207	1,477,207	1,176,816	1,360,983	1,833,169	1,479,972	599,182	1,090,601
Concordia, Milwaukee, Wis.....	600,000	2,587,568	1,572,890	1,312,818	1,451,169	2,101,833	1,487,702	633,917	1,297,532
Connecticut Fire, Hartford, Conn.....	1,000,000	7,249,890	4,418,714	3,983,930	12,282,836	8,693,430	3,970,530	1,876,910	8,722,507
Continental, New York.....	10,000,000	84,066,874	11,811,088	10,135,805	12,282,836	8,762,129	12,173,100	4,451,514	17,026,896
County Fire, Philadelphia, Pa.....	400,000	969,691	381,848	347,051	217,842	574,808	608,518	306,615	512,815
Detroit Fire and Marine, Detroit, Mich.	500,000	2,469,751	875,168	784,977	1,124,692	842,198	945,527	366,367	845,654
Detroit National, Detroit, Mich.....	389,350	688,997	179,261	163,934	70,396	217,154	234,427	128,319	236,688
Dixie, Greensboro, N. C.....	500,000	896,972	220,233	185,977	176,738	245,386	291,569	102,517	279,292
Dubuque Fire and Marine, Dubuque, Ia.	200,000	2,006,292	1,295,367	1,155,887	513,925	942,406	1,043,268	385,224	860,304
Eagle Fire, Newark, N. J.....	200,000	467,844	.....	.....	123,626	158,515	.....	41,624	.....
Eastern Fire, Atlantic City, N. J.....	200,000	318,018	23,911	23,192	94,102	83,696	55,584	3,348	31,438
Eastern Fire, Concord, N. H.....	80,000	56,674	5,909	5,909	20,765	6,045	10,769	1,637	5,625
Eastern Shore of Virginia, Keller, Va..	50,142	142,055	91,913	43,964	45,373	36,222	40,002	11,306	42,166
Equitable F. and M., Providence, R. I..	500,000	1,355,651	385,620	821,104	471,021	470,063	530,535	266,792	458,179
Equitable Fire, Charleston, S. C.....	200,000	469,812	162,417	147,104	107,395	189,424	207,469	70,319	138,751
Equity Fire, Kansas City, Mo.....	100,000	300,286	27,869	27,869	172,457	50,292	59,961	15,485	34,810
Eureka Fire and Marine, Cincinnati, O.	100,000	455,669	146,069	131,261	205,020	108,842	126,261	35,993	99,232
Farmers, Cedar Rapids, Ia.....	200,000	949,410	627,037	602,579	122,378	407,423	469,729	203,541	458,041
Farmers, York, Pa.....	Mutual	1,116,968	602,943	505,633	513,025	408,591	546,101	313,324	534,124
Federal, New York, Chicago, Ill.....	200,000	465,694	181,303	148,250	84,321	211,295	232,575	94,000	184,482
Fidelity-Phoenix, New York.....	2,500,000	19,213,358	9,703,733	8,342,585	7,015,055	7,041,945	8,963,598	3,352,291	7,549,439
Fire Association, Philadelphia, Pa.....	750,000	10,046,948	6,778,644	6,146,878	2,518,201	5,693,249	5,233,594	2,519,260	4,960,965
Firemans Fund, San Francisco, Cal.....	1,500,000	13,445,264	8,269,751	6,155,239	3,676,163	10,029,341	10,491,925	4,746,177	8,530,036
Firemen and Mechanics, Ind.....	100,475	144,134	681	6,326	36,462	10,816	14,070	848	13,864
Firemen, Newark, N. J.....	1,250,000	7,760,108	4,057,094	3,534,535	2,453,000	4,110,813	5,013,843	1,851,779	3,815,764
Firemens, Washington, D. C.....	200,000	359,012	76,948	71,971	82,004	62,897	81,000	16,591	53,394
First National, Washington, D. C.....	911,305	1,743,966	665,823	496,057	166,868	645,870	868,728	470,092	760,593
Franklin Fire, Philadelphia, Pa.....	500,000	2,391,126	1,409,073	870,393	482,033	856,333	945,507	392,337	632,774
Georgia Home, Columbus, Ga.....	200,000	568,822	306,765	168,689	92,657	292,124	373,359	231,268	494,280

* 1915 figures.
† Including losses.

FIRE INSURANCE COMPANIES—(Continued)

BUSINESS OF 1916 AND CONDITION DECEMBER 31, 1916.

Name and Location of Company.	Cash. Capital.	Total Assets. Dec. 31, 1916.	Liabilities Except Capital. Dec. 31, 1916.	Reinsur- ance Reserve. Dec. 31, 1916.	Net Surplus. Dec. 31, 1916.	Net Premiums Received. 1916.	Total Income. 1916.	Net Losses Paid. 1916.	Total Expensi- tures. 1916.
North River, New York.....	600,000	3,939,476	2,184,340	1,814,562	1,155,139	2,300,669	2,513,583	947,678	1,975,193
Northwestern F. & M., Minneapolis.....	400,000	1,137,700	624,806	41,591	232,894	1,329,859	1,838,738	1,029,259	1,700,935
Northwestern National, Milwaukee, Wis.....	1,000,000	7,007,306	4,915,732	3,445,964	2,061,574	3,241,732	3,613,324	1,532,765	3,100,585
Occidental, Albuquerque, N. M.....	200,000	270,160	.....	.....	6,072	19,587	.....	132,068	.....
Ohio Farmers, Leroy, O.....	Mutual	3,989,999	2,690,255	2,967,168	1,293,741	2,006,477	2,103,447	1,138,789	1,935,469
Ohio Valley F. & M., Paducah, Ky.....	110,000	276,100	65,304	38,175	100,795	82,496	111,360	34,920	34,205
Old Colony, Boston, Mass.....	400,000	1,712,967	868,214	607,230	444,753	910,029	968,955	397,979	730,640
Orient, Hartford, Conn.....	1,000,000	4,330,146	1,992,965	1,736,447	1,037,182	2,048,185	2,109,202	1,084,083	2,062,728
Pacific Fire, New York.....	400,000	1,338,087	608,533	670,619	329,533	736,632	801,033	430,507	741,818
Pacific National, Cal.....	250,000	337,895	13,527	14,660	72,988	20,199	44,459	4,378	29,499
Palmetto, S. C.....	50,000	129,607	60,179	29,382	19,127	.....	.....	.....	.....
Pennsylvania, Philadelphia, Pa.....	750,000	8,534,398	5,425,489	4,766,990	2,853,909	3,923,242	4,303,644	2,126,923	4,016,644
Peoples Fire, Frederick, Md.....	100,000	177,045	45,012	36,850	32,034	51,015	61,824	19,082	45,570
Peoples National, Philadelphia, Pa.....	1,000,000	1,948,593	734,705	486,214	213,888	391,962	673,775	883,126	734,408
Petersburg Sav. & Ins., Petersburg, Va.....	200,000	4,344,897	3,335,165	126,114	809,732	127,979	336,943	66,243	233,151
Phoenix, Hartford, Conn.....	3,000,000	16,503,963	6,747,898	5,996,729	7,756,064	6,220,081	6,999,417	2,883,453	6,083,806
Piedmont Fire, Charlotte, N. C.....	100,000	436,366	.....	.....	227,762	100,658	.....	69,331	.....
Piscataqua, Portsmouth, N. H.....	10,000	46,529	10,107	9,715	26,418	9,243	11,172	1,929	5,783
Pittsburgh Fire, Pittsburgh, Pa.....	200,000	531,997	206,004	182,546	125,683	202,496	230,637	99,799	208,255
Portsmouth Fire, Portsmouth, N. H.....	50,000	184,500	22,586	20,191	111,914	16,009	24,431	3,023	16,502
Potomac, Washington, D. C.....	200,000	449,897	141,558	110,551	108,339	180,970	200,645	7,777	146,463
Prov. Washington, Providence, R. I.....	1,000,000	6,316,096	3,237,773	2,782,191	1,588,329	4,608,116	4,958,758	2,637,306	4,507,488
Prudential Fire, Manchester, N. H.....	100,000	157,269	25,141	23,351	83,127	25,429	31,854	7,897	17,971
Queen City, Sioux Falls, S. Dak.....	200,000	250,234	.....	.....	3,301	34,926	.....	24,345	.....
Queen Ins. Co. of America, N. Y.....	1,000,000	12,149,848	5,975,698	4,960,302	5,176,150	6,157,875	6,577,502	2,904,437	5,481,409
Reliance, Philadelphia, Pa.....	400,000	1,547,695	597,782	832,494	205,812	675,655	738,249	376,115	752,382
Retailers Fire, Oklahoma City, Okla.....	121,200	258,081	53,710	47,474	88,770	98,634	131,031	16,230	84,682
Rhode Island, Providence, R. I.....	400,000	1,745,110	933,984	767,441	400,125	920,848	983,560	881,835	744,062
Richmond, New York.....	200,000	769,434	318,274	274,783	221,169	388,078	425,146	195,827	165,402
Rocky M'tain Fire, Great Falls, Mont.....	271,800	536,146	55,997	48,899	207,349	57,079	106,805	20,379	74,583
Safeguard, New York.....	200,000	655,350	125,376	114,684	306,973	149,102	170,977	17,081	80,144
Savannah, Savannah, Ga.....	100,000	296,494	29,986	27,423	76,509	40,496	48,485	15,489	29,466
Seaboard, Atlantic City, N. J.....	50,000	69,458	19,458	4,787	14,273	6,699	9,843	1,448	7,110
Security, Cincinnati, O.....	150,000	440,112	104,048	124,431	150,066	104,359	121,973	33,956	96,311
Security, Davenport, Ia.....	200,000	692,882	429,813	404,853	63,071	276,437	308,618	111,665	276,804

* 1915 figures.

Security, New Haven, Conn.....	1,000,000	4,494,498	2,649,698	2,361,508	886,745	2,455,108	2,646,251	1,393,440	2,482,559
Seneca Fire, Buffalo, N. Y.....	200,000	505,352	78,104	66,489	214,001	126,045	147,311	45,770	96,562
South Carolina, Columbia, S. C.....	50,000	168,914	79,704	68,583	45,210	190,161	186,081	71,271	68,131
Southern Home, Charleston, S. C.....	97,700	133,439	70,238	59,137	155,337	115,446	157,868	77,116	119,614
Southern Stock, Greensboro, N. C.....	230,000	437,825	115,151	101,497	102,864	141,684	126,964	55,988	114,965
Southern Underwriters, Greensboro, N. C.....	200,000	388,551	134,084	119,768	52,517	121,147	141,949	77,146	145,252
Springfield F. & M., Mass.....	2,500,000	11,951,976	6,947,528	6,159,933	2,514,453	6,823,926	7,297,016	3,592,882	6,910,269
St. Paul F. & M., St. Paul, Minn.....	1,000,000	12,288,618	7,388,558	5,364,456	3,950,577	9,101,346	9,676,708	5,297,597	8,746,023
Standard, Hartford, Conn.....	750,000	1,524,128	634,964	560,504	139,164	609,722	689,756	345,076	721,628
Standard, Trenton, N. J.....	200,000	1,195,641	449,775	384,089	645,865	369,023	419,833	164,899	345,898
Sterling, Indianapolis, Ind.....	550,000	1,542,659	303,746	227,401	389,913	386,358	453,617	51,000	417,137
Stonewall, Mobile, Ala.....	150,000	303,303	36,279	23,508	117,025	26,331	40,183	10,810	45,020
Stuyvesant, New York.....	700,000	2,257,302	1,331,546	992,293	225,756	1,621,428	1,817,492	671,447	1,310,332
Tenonia, Dayton, O.....	250,000	1,091,989	154,454	148,285	687,535	120,760	104,145	30,243	136,319
Tenonia, Pittsburgh, Pa.....	200,000	996,315	601,449	561,149	164,966	532,969	531,705	298,642	566,284
Twin City Fire, Minneapolis, Minn.....	500,000	778,648	273,561	175,023	72,425	955,608	361,631	235,935	461,233
Underwriters, Greensboro, N. C.....	100,000	237,311	82,935	70,561	54,326	79,511	91,794	46,341	58,663
Underwriters, Rocky Mount, N. C.....	51,500	138,039	36,139	23,557	45,401	29,700	35,945	12,228	23,865
Underwriters Fire, Concord, N. H.....	200,000	416,470	85,774	29,072	130,696	34,311	104,270	10,002	43,079
Union, Bangor, Me.....	300,000	604,094	112,736	83,523	123,552	257,055	104,270	160,649	150,000
Union, Buffalo, N. Y.....	200,000	422,435	112,736	83,523	109,869	157,310	176,560	76,170	156,012
Union, Pittsburgh, Pa.....	100,000	350,340	108,466	95,108	141,374	93,923	111,275	49,965	104,782
United Firemen's, Philadelphia, Pa.....	400,000	1,639,627	993,665	930,787	245,961	623,018	373,121	638,088	871,172
United States Fire, New York.....	1,400,000	6,889,578	3,845,673	3,277,172	1,643,905	.....	.....	.....	.....
Virginia F. & M., Richmond, Va.....	250,000	2,009,769	925,598	784,874	584,173	831,611	921,109	407,996	782,088
Vulcan, New York.....	200,000	417,467	101,027	823,260	110,440	137,301	153,808	59,086	118,743
Vulcan, Oakland, Cal.....	500,000	1,099,016	178,292	136,934	420,725	201,112	270,244	74,704	177,761
Wabash, Fire, Wabash, Ind.....	100,000	169,290	.....	59,298	.....	.....	.....	.....	.....
Westchester Fire, New York.....	500,000	6,271,290	4,379,023	3,823,802	1,392,297	4,363,842	4,623,318	2,575,859	4,484,406
Western, Pittsburgh, Pa.....	300,000	723,235	312,736	231,273	115,499	238,252	317,796	127,663	296,541

c Surplus excludes \$9,250 being amount special deposit in excess of liabilities.

d Exclusive of perpetual business.

e Inclusive of perpetual business.

f 1915 figures.

FIRE INSURANCE COMPANIES—(Continued) **BUSINESS OF 1916 AND CONDITION DECEMBER 31, 1916.** **FOREIGN COMPANIES.**

<i>Name and Location of Company.</i>	<i>Cash Capital 1917.</i>	<i>Total Assets Jan. 1, 1917.</i>	<i>Liabilities Except Capital Jan. 1, 1917.</i>	<i>Reinsurance Reserve Jan. 1, 1917.</i>	<i>Net Surplus Jan. 1, 1917.</i>	<i>Net Premiums Received 1916.</i>	<i>Total Income 1916.</i>	<i>Net Losses Paid 1916.</i>	<i>Total Expenses 1916.</i>
Aachen and Munich, Aix La Chapelle..	.....	\$2,850,001	\$1,876,318	\$1,228,090	1,478,748	1,105,849	1,214,102	639,448	488,991
Abeille, Paris.....	.....	680,053	232,115	184,787	454,089	237,542	200,870	109,747	212,616
Atlas, London.....	.....	8,270,618	2,031,518	1,821,717	1,230,137	1,836,125	2,050,889	987,501	1,068,878
Balkan National, Sofia.....	.....	2,637,012	1,630,248	1,436,131	1,908,769	1,989,515	2,071,131	1,147,072	627,020
British America, Toronto.....	200,000	1,984,280	1,112,315	985,725	821,964	991,915	1,264,633	684,981	*443,404
"Bulgaria," First Bulgarian.....	.....	2,159,304	1,676,228	1,339,031	458,076	2,264,093	2,425,851	1,373,881	2,112,382
Catadonia, Edinburgh.....	.....	2,832,283	1,698,524	1,432,749	1,489,758	1,582,769	1,582,769	772,186	14,440
Century, Edinburgh.....	200,000	737,974	254,520	204,588	473,454	287,431	321,114	101,387	368,048
Cologne Reinsurance, Cologne.....	.....	1,410,928	1,046,578	870,455	864,350	1,051,904	1,137,245	687,697	1,080,271
Commercial Union, London.....	.....	10,885,382	8,048,908	6,574,863	2,888,389	8,080,962	8,401,768	4,784,211	7,575,275
Fire Reinsurance, Paris.....	200,000	1,855,642	1,408,787	1,158,775	451,855	1,843,979	1,958,084	1,117,478	1,761,050
First Russian, Petrograd.....	.....	1,865,901	1,245,540	1,012,470	610,442	1,410,446	1,473,082	798,888	1,246,906
Frankonia Reinsurance, Frankfurt.....	200,000	1,280,959	993,507	816,594	314,451	1,168,529	1,255,359	598,900	381,405
General Fire, Paris.....	316,000	1,023,684	672,497	454,041	451,137	517,708	558,437	298,395	472,299
Hamburg Assurance, Hamburg.....	.....	4,813,198	3,944,119	3,278,257	589,079	4,604,589	4,807,343	2,671,468	4,568,538
Hamburg Bremen Fire, Hamburg.....	200,000	1,902,351	1,298,495	1,128,845	603,855	1,164,092	1,244,598	637,831	1,217,478
Indemnity Mutual Marine, London.....	300,000	815,056	392,232	142,266	152,824	647,289	674,914	278,744	683,278
International Reinsurance, Austria.....	.....	1,272,657	827,212	658,881	445,445	836,086	982,534	518,346	831,118
Latonia, Moscow.....	.....	3,746,182	3,067,540	2,516,718	698,822	8,543,844	8,694,196	2,040,638	3,294,840
Law Union and Rock, London.....	.....	1,408,514	491,060	423,658	471,464	474,492	568,010	238,708	523,968
Liverpool and London and Globe.....	.....	15,827,439	10,346,094	8,593,218	5,460,746	10,554,821	10,302,859	5,150,989	19,365,947
London Assurance Corporation.....	.....	4,972,552	3,859,974	2,298,076	1,612,578	3,584,820	4,043,912	1,401,894	3,883,252
London and Lancashire Fire, Liverpool.....	.....	5,386,826	5,898,916	2,847,530	2,227,927	2,919,203	3,179,251	1,411,817	22,786,899
Moscow Fire, Moscow.....	.....	2,387,700	1,740,423	1,394,642	647,266	1,968,406	2,079,059	1,130,027	1,776,442
Munich Reinsurance, Munich.....	.....	9,127,050	7,426,017	5,892,000	1,899,083	7,643,099	8,009,999	4,690,599	7,104,832
Nationale Fire, Paris.....	.....	1,987,785	355,513	277,151	518,946	384,360	384,360	164,620	295,816
Netherlands Fire and Life, The Hague.....	200,000	1,127,135	550,040	496,437	577,076	475,808	513,541	198,694	**115,693
U. S. Branch New Zealand, Auckland.....	.....	804,688	407,305	359,008	397,384	893,243	431,336	104,572	451,963
Nord-Deutsche, Hamburg.....	400,000	2,619,290	1,407,522	890,919	811,788	2,874,883	2,831,882	1,184,884	\$2,013,788
North British and Mercantile, London.....	.....	9,482,919	5,871,968	4,942,992	3,611,051	5,090,851	5,491,372	2,823,476	4,391,854
Northern, London.....	.....	6,680,597	3,698,516	3,102,343	3,094,061	3,794,937	3,511,238	1,625,031	2,883,918
Northern, Moscow.....	.....	1,182,465	646,419	546,264	537,047	729,246	763,904	398,738	631,615
Norwich Union Fire, Norwich.....	.....	8,581,804	2,114,648	1,553,374	1,414,559	2,105,018	2,804,819	1,108,399	1,988,992
Palatine, London.....	.....	3,298,551	2,227,898	1,938,866	1,000,668	2,063,494	2,162,147	1,804,658	2,103,700

* Amount remitted included \$365,900.

† Remitted \$484,195.

‡ Amount remitted \$73,425.

** Exclusive of amount remitted \$380,376.

‡ Remitted \$58,438.

Paternelle Fire, Paris.....	1,198,208	797,827	694,842	395,381	955,957	991,270	459,547	827,890
Patronic Dublin.....	584,128	52,944	2,770	532,059	77,873	100,044	7,265	48,994
Phoenix Fire, Paris.....	776,249	949,388	247,151	438,958	355,312	331,678	164,000	294,550
Phoenix Assurance, London.....	4,687,648	2,890,235	277,164	1,897,255	8,985,556	8,377,433	1,468,357	8,013,188
Prussian National, Stettin.....	2,798,047	1,684,019	1,388,953	1,302,027	1,627,000	1,619,689	782,250	1,859,179
Rossia, Petrograd.....	7,899,712	6,295,054	4,307,782	1,598,659	9,005,058	9,312,824	5,298,279	8,596,277
Royal Exchange, London.....	8,671,794	2,228,709	1,740,555	1,848,075	2,899,409	2,639,016	1,114,013	2,194,049
Royal Liverpool.....	14,768,882	10,563,652	8,914,881	4,200,180	9,913,925	10,359,617	5,011,381	8,466,648
Salamandra, Petrograd.....	8,761,752	3,067,179	2,515,715	891,578	3,503,185	8,641,155	2,043,888	3,223,546
Scandinavia, Denmark Fire.....	769,820	2,000	.....	757,820	.....	8,894	.....	3,111
Scottish Union and National, Edinburgh.....	6,966,178	3,165,215	2,657,291	3,000,959	2,663,253	3,035,324	1,376,221	2,485,995
Second Russian Reinsurance, Petrograd.....	1,615,447	1,115,040	915,170	899,407	1,331,378	1,387,822	786,519	1,295,348
Skandia, Stockholm.....	1,627,760	889,089	713,307	639,671	881,885	939,951	547,601	830,289
South German Reinsurance, Munich.....	1,515,541	787,979	653,957	527,692	869,382	922,713	610,692	905,992
Standard Marine.....	1,976,627	995,821	.....	899,306	2,016,310	2,796,818	798,971	2,051,246
State Assurance, Liverpool.....	721,333	216,578	186,578	504,356	200,977	226,560	78,945	186,074
Sun Fire Office, London.....	5,001,629	3,194,745	2,890,413	1,806,397	2,541,400	2,927,184	1,301,864	2,421,258
Svea Fire and Life, Gothenburg.....	1,895,282	1,110,072	974,927	1,424,160	1,088,011	1,065,782	505,325	973,398
Swiss National, Basle.....	2,440,338	1,761,478	1,408,106	678,354	2,015,158	2,103,858	1,133,596	1,800,090
Swiss Reinsurance, Zurich.....	1,568,630	953,586	80,464	699,393	1,189,044	1,287,574	624,066	1,086,046
Switzerland General of Zurich.....	853,895	293,068	58,110	359,921	772,158	806,402	407,009	623,851
Tokio Marine, Tokio, Japan.....	959,827	405,895	117,058	253,895	683,161	883,018	335,711	561,620
Union and Phoenix Espanol, Madrid.....	1,631,273	1,248,066	921,707	452,304	1,229,119	1,296,779	651,892	1,106,876
Union Assurance Society, London.....	1,714,979	875,241	594,484	1,039,788	624,064	682,192	253,895	518,819
Union Fire, Paris.....	1,142,463	528,778	412,312	613,690	507,374	643,985	234,443	425,662
Urbaine Fire, Paris.....	901,174	472,671	370,225	428,008	472,048	557,480	229,068	439,856
Warsaw Fire, Warsaw.....	805,682	388,420	303,296	417,258	446,689	478,133	387,321	887,821
Western, Toronto.....	3,328,188	1,875,042	1,326,649	1,452,246	2,255,310	2,806,443	1,017,887	1,780,786
Yang Tze, Shanghai, China.....	800,785	442,195	106,185	373,688	694,476	768,489	316,095	522,081
Yorubaire, York, England.....	1,108,159	623,082	522,457	455,076	628,025	659,823	330,759	611,811

MUTUAL FIRE INSURANCE COMPANIES

BUSINESS OF 1916 AND CONDITION DECEMBER 31, 1916.

Name and Location of Company.	Total Assets. Dec. 31, 1916.	Liabilities Except Capital. Dec. 31, 1916.	Reinsur- ance Reserve. Dec. 31, 1916.	Net Surplus. Dec. 31, 1916.	Net Premiums Received. 1916.	Total Income. 1916.	Net Losses Paid. 1916.	Total Expendi- tures. 1916.
Abington Mutual, Abington, Mass.....	210,433	94,894	93,167	194,699	64,987	73,720	13,970	59,951
Alliance Co-operative, Toledo, Kan.....	122,683	1,853	.....	120,833	49,154	51,771	30,148	49,524
American Mutual, Providence, R. I.....	101,493	406,869	394,887	49,299	835,593	491,523	24,088	290,832
Anthracite Mutual, Shamokin, Pa.....	21,433	.....	.....	21,433	2,139	8,453	3,033	8,632
Arkwright Mutual, Boston, Mass.....	2,666,625	1,853,080	1,283,676	1,323,497	1,853,177	2,061,423	174,906	290,767
Atlantic Mutual, Philadelphia, Pa.....	416,319	3,293	84,707	31,312	61,059	73,572	8,501	70,992
Attleboro Mutual, Attleboro, Mass.....	37,809	23,916	20,886	13,332	12,504	14,246	4,184	14,031
Baltimore Mutual, Baltimore, Md.....	124,191	63,607	47,286	53,953	73,593	143,843	4,089	138,015
Barnstable County Mutual, Mass.....	194,293	73,865	77,866	106,239	49,401	69,843	9,717	145,946
Berkshire Mutual, Pittsfield, Mass.....	207,962	164,864	154,700	102,669	138,449	149,040	50,032	130,065
Bremen Farmers Mutual, Bremen, Kan.....	127,724	.....	.....	84,491	5,508	7,409	4,179	6,003
Burlington County, Medford, N. J.....	6974	.....	.....	.....	5,984	6,170	4,434	5,353
Business Men's Mutual, Towanda, Pa.....	26,683	6,200	.....	20,483	18,288	19,835	4,860	11,833
Cambridge Mutual, Mass.....	67,133	83,546	30,441	16,897	35,751	37,947	*14,006	30,066
Catakill Mountain, Greenville, N. Y.....	23,913	11,941	.....	17,077	16,137	16,137	7,780	6,067
Central Manufacturers, Van Wert, O.....	1,001,134	599,093	415,916	472,040	740,033	770,340	383,894	689,737
Citizens Mutual, Mass.....	65,951	34,663	31,431	33,595	32,109	33,504	8,316	33,387
Coal Operators Mutual, Springfield, Ill.....	47,000	1,000	33,497	33,497	24,313	23,163	10,232	17,104
Concord Mutual, Concord, N. H.....	240,245	19,779	19,333	221,266	17,897	34,372	10,478	19,665
Cotton and Woollen Manufacturers' Mutual, Mass....	643,196	324,046	307,334	322,150	521,969	614,060	19,129	546,943
Cumberland Mutual, Bridgton, N. J.....	133,855	2,702	.....	131,153	35,933	41,440	21,724	33,236
Danbury Mutual, Danbury, Conn.....	150,446	6,810	6,300	55,146	5,432	8,076	2,490	4,238
Deedham Mutual, Mass.....	191,034	194,388	79,771	71,431	111,097	89,911	43,454	10,231
Distillers Mutual, Baltimore, Md.....	72,733	7,493	19,138	46,157	35,619	39,400	8,777	27,468
Domestic Mutual, Shamokin, Pa.....	7,294	.....	.....	7,234	1,257	1,906	2,340	2,791
Druggists Mutual, Mitchell, S. D.....	9,572	168	3,087	5,997	13,508	13,728	4,066	5,138
Enterprise Mutual, Providence, R. I.....	378,550	405,018	386,463	494,239	836,648	490,639	24,106	299,965
Fall River Manufacturers, Fall River, Mass.....	1,049,170	468,109	.....	559,071	707,009	746,423	86,266	596,431
Falls City German Mutual, Louisville, Ky.....	63,556	.....	.....	53,566	3,634	7,447	2,661	6,708
Farmers' Alliance, McPherson, Kas.....	542,566	9,886	165,021	131,322	269,301	283,722	134,665	233,566
Farmers Fire, York, Pa.....	1,116,948	602,943	505,683	514,025	498,561	547,504	307,924	537,101
Farmers Mutual, Wilmington, Del.....	354,679	6,500	.....	35,179	63,620	36,719	36,719	34,435
Farmers Mutual, Calumet, Mich.....	40,290	.....	.....	39,220	32,236	30,354	10,118	34,427
Firemens Mutual, Providence, R. I.....	2,233,352	.....	.....	1,260,145	1,363,946	1,463,573	97,313	1,079,940
Fire Relief Assn., Newark, N. J.....	10,759	.....	.....	10,759	2,462	25,661	21,834	23,010

Paternelle Fire, Paris.....	1,198,200	797,827	694,842	395,351	956,857	901,370	459,547	627,980
Patentee, Dublin.....	594,128	52,964	2,770	532,059	77,873	100,944	7,265	48,964
Phoenix Fire, Paris.....	776,240	949,898	277,151	948,956	356,812	331,878	164,690	294,550
Phoenix Assurance, London.....	4,667,648	2,890,238	2,644,764	1,897,555	2,965,556	8,377,430	1,488,357	8,013,186
Prussian National, Stettin.....	2,798,047	1,584,019	1,368,953	1,302,027	1,527,000	1,519,639	722,250	1,569,179
Rossia, Petrograd.....	300,900	6,293,054	4,397,732	1,598,659	*9,005,058	9,312,824	5,292,379	8,596,277
Royal Exchange, London.....	3,671,794	2,223,709	1,740,565	1,948,075	2,899,409	2,559,148	1,114,615	2,194,949
Royal Liverpool.....	400,900	14,763,882	8,514,831	4,200,180	9,913,925	10,359,617	5,011,331	8,466,648
Salamandra, Petrograd.....	3,761,752	8,067,179	2,516,718	691,578	8,503,185	8,641,155	2,043,888	3,223,546
Scandinavia, Denmark Fire.....	200,000	769,850	.....	757,820	.....	8,864	.....	3,111
Scottish Union and National, Edinburgh.....	1,500,000	6,966,173	3,165,215	3,000,959	2,663,253	3,035,324	1,376,221	2,485,996
Second Russian Reinsurance, Petrograd.....	.....	1,515,447	1,116,040	399,407	1,331,378	1,397,522	786,519	1,596,348
Scandia, Stockholm.....	.....	1,527,760	889,089	639,671	881,885	939,931	547,601	830,289
South German Reinsurance, Munich.....	200,000	1,515,541	787,979	527,592	869,352	922,713	610,682	905,992
Standard Marine.....	.....	1,975,627	865,821	809,306	2,016,310	2,736,513	783,971	2,051,246
State Assurance, Liverpool.....	200,000	721,333	216,978	504,356	200,977	236,560	75,945	186,074
Sun Fire Office, London.....	.....	5,001,629	3,194,745	1,903,397	2,541,400	2,927,154	1,301,864	2,421,258
Svea Fire and Life, Gothenburg.....	200,000	1,895,292	1,110,072	624,160	1,083,011	1,095,752	505,325	975,396
Swiss National, Basle.....	200,000	2,440,338	1,761,078	678,354	2,015,158	2,103,866	1,133,596	1,800,020
Swiss Reinsurance, Zurich.....	.....	1,563,530	958,586	699,333	1,180,094	1,287,574	624,066	1,085,046
Switzerland General of Zurich.....	225,000	853,836	268,933	359,921	772,153	806,402	407,009	623,851
Tokio Marine, Tokio, Japan.....	300,000	959,527	405,895	253,895	683,161	883,018	335,711	561,520
Union and Phoenix Espanol, Madrid.....	.....	1,631,273	1,148,069	462,204	1,229,119	1,296,779	651,892	1,106,376
Union Assurance Society, London.....	.....	1,714,979	675,241	1,039,733	629,064	682,192	253,895	513,819
Union Fire, Paris.....	.....	1,142,463	528,778	613,690	507,374	543,935	234,443	423,662
Urbane Fire, Paris.....	200,000	901,174	472,671	428,003	472,048	557,450	229,068	439,556
Warsaw Fire, Warsaw.....	.....	805,622	389,424	417,253	446,638	476,133	230,102	387,321
Western, Toronto.....	.....	3,328,188	1,875,942	1,326,649	2,255,310	2,896,433	1,017,537	1,780,785
Yang Tze, Shanghai, China.....	200,000	890,783	442,195	373,538	684,476	798,459	316,025	522,051
Yorkshire, York, England.....	200,000	1,106,156	623,082	522,457	465,076	659,823	330,759	611,811

MUTUAL FIRE INSURANCE COMPANIES—(Continued)

BUSINESS OF 1916 AND CONDITION DECEMBER 31, 1916.

<i>Name and Location of Company.</i>	<i>Total Assets. Dec. 31, 1916.</i>	<i>Liabilities Except Capital. Dec. 31, 1916.</i>	<i>Reinsur- ance Reserve, Dec. 31, 1916.</i>	<i>Net Surplus, Dec. 31, 1916.</i>	<i>Net Premiums Received, 1916.</i>	<i>Total Income, 1916.</i>	<i>Net Losses Paid, 1916.</i>	<i>Total Expend- itures, 1916.</i>
Merchants and Manufacturers, Mansfield, O.....	87,540	27,224	24,401	60,316	50,151	53,176	32,705	46,824
Merchants and Business Mens Underwriters, Pa.....	67,138	12,474		64,664	38,908	40,375	7,256	31,785
Merchants Mutual, Redfield, S. D.....	67,123	19,450	13,128	45,753	48,328	50,486	14,199	31,421
Merchants Mutual Fire, Wyalusing, Pa.....	40,500	6,274		34,226	20,701	21,541	2,070	19,471
Merchants National Mutual, Fargo, N. D.....					67,001	65,649	26,553	64,273
Merrimack Mutual, Andover, Mass.....	293,313	222,391	214,173	66,327	184,305	197,028	72,161	215,662
Michigan Millers, Lansing, Mich.....	4,163,759	990,098	586,199	734,071	724,071	927,056	435,655	767,586
Middlesex Mutual, Mass.....	282,409	339,193	317,246	282,303	183,598	210,248	63,965	206,339
Millers Mutual, Harrisburg, Pa.....	2,412,340	145,105	389,722	389,722	45,671	251,477	156,831	238,906
Millers Mutual, Alton, Ill.....	429,266	189,188	162,328	540,078	392,363	434,435	296,900	372,148
Millers National, Chicago, Ill.....	2,694,473	1,131,815	979,368	1,494,655	1,130,336	1,241,966	633,339	968,552
Mill Owners Mutual, Chicago, Ill.....	190,273	98,647		91,626	167,068	330,618	167,336	251,501
Mill Owners Mutual, Des Moines, Ia.....	628,230	223,658	63,392	402,563	296,103	524,741	67,970	53,741
Minnesota Implement Mutual, Owatonna, Minn.....	222,194	68,697	59,018	153,587	224,444	27,028	9,066	26,119
Minster Mutual, Minster, O.....	22,347	15,436	12,060	8,062	24,387			
Mutual Assurance, Norwich, Conn.....	17,840	568	158	17,247	317	1,095	4	695
Mutual Boiler, Boston, Mass.....	138,333	34,658	34,119	103,675	79,455	84,551	1,413	60,619
Mutual Fire, Albany, N. Y.....	395,559	4,298	29,445	271,845	29,762	41,555	15,978	38,453
Mutual Fire, Germantown, Pa.....	1,633,795	352,065	38,361	1,301,731	25,635	64,121	7,835	47,950
Mutual Fire, Elkton, Md.....	66,824	7,409		59,416	12,068	14,354	10,872	15,256
Mutual Fire, Reading, Pa.....	42,370	14,370		28,000	20,144	30,364	19,086	31,949
Mutual Fire, Springfield, Mass.....	397,190	55,430		341,754	20,637	34,465	3,625	27,054
Mutual Fire Ins. Co., Montgomery County, Md.....	395,733	6,332		389,401	66,476	86,064	56,856	78,915
Mutual Fire Marine and Inlan.....	894,561	541,254	345,540	393,307	393,567	453,337	293,551	896,554
Mutual Ins. Co., Frederick County, Md.....	66,115	6,570		49,545	6,056	9,735	1,021	4,982
Naragansett Mutual, R. I.....	120,147	70,400	61,906	58,748	107,554	113,121	3,451	115,532
National Mutual, Philadelphia, Pa.....	674,417	76,321	72,438	134,734	134,734	141,788	4,553	115,874
National Petroleum Mutual, Philadelphia, Pa.....	111,188	57,930	22,058	53,586	66,056	72,964	3,904	38,183
Nebraska Hardware Mutual, Lincoln, Neb.....	64,690	8,351		26,389	26,594	66,085	13,065	41,585
Nebraska Lumbermen's Mutual, Lincoln, Neb.....	23,463	16,976		6,517	5,776	6,357	8,765	11,587
Newburyport Mutual, Newburyport, Mass.....	49,179	6,041		45,121	2,615	5,304	408	4,096
Norfolk Mutual, Mass.....	674,331	677,498	193,433	189,349	484,065	89,638	130,327	31,002
Northwestern Mutual, Seattle, Wash.....	484,934	253,550	317,319	183,744	650,546	631,327	192,373	631,400
Ohio Farmers, Le Roy, O.....	3,980,966	2,964,355	2,367,768	1,293,741	2,005,477	2,468,447	1,183,769	1,958,469
Ohio Grain Dealers, Columbus, O.....	11,149	none				27,301	9,104	16,152

Ohio Millers Mutual, Canton, O.....	1,147,902	642,589	439,897	505,213	590,743	874,996	598,370	738,771
Ohio Mutual, Salem, O.....	243,519	30,714	38,886	192,895	98,057	104,766	84,908	77,537
Ohio Retail Grocers, Springfield, O.....	40,008	13,931	16,493	30,478	31,589	34,580	4,621	19,550
Ohio Underwriters Mutual, Van Wert, O.....	40,968	20,435	18,948	20,513	34,907	37,510	13,831	87,510
Oregon Fire Relief, McMinnville, Ore.....	257,779	186,721	128,623	121,058	163,229	170,698	119,739	55,387
Paper Mill Mutual, Boston, Mass.....	284,972	143,152	142,052	198,890	297,523	238,185	20,457	20,457
Pawtucket Mutual, R. I.....	692,462	7,890	277,455	307,131	199,110	221,039	179,202	189,054
Pennsylvania Lumbermen's, Philadelphia, Pa.....	592,123	29,304	267,237	590,420	543,007	614,091	176,227	491,485
Pennsylvania Millers, Wilkes-Barre, Pa.....	592,902	27,900	131,072	484,261	.....	.....	.....	.....
Phenix Mutual, Concord, N. H.....	129,833	8,140	7,462	121,084	8,810	15,607	3,148	8,620
Philadelphia Contributionship, Philadelphia, Pa.....	7,068,793	724,402	.....	6,844,351	38,894	336,854	105,908	105,908
Philadelphia Manufacturers, Philadelphia, Pa.....	664,735	338,737	.....	332,445	527,558	556,512	19,478	457,272
Pioneer Co-operative, Greenville, N. Y.....	74,116	38,070	.....	38,445	43,858	49,367	13,735	13,695
Pittsburgh Lumbermen's, Pittsburgh, Pa.....	147,795	1,786	7,553	139,011	30,710	31,757	124,787	8,179
Printers and Bookbinders Mutual, N. Y.....	36,496	23,316	15,168	13,130	.....	.....	12,450	.....
Protection Mutual, Chicago, Ill.....	396,244	187,451	.....	178,794	30,643	.....	.....	.....
Providence Mutual, Providence, R. I.....	60,637	253,383	247,045	602,249	129,548	162,199	39,679	125,153
Prudential Town Mutual.....	5,146	4,234	.....	5,486	5,486	5,488	25	3,475
Quincy Mutual, Mass.....	964,372	331,993	317,313	684,386	108,380	238,943	60,690	137,870
Retail Druggists Mutual, Cincinnati, O.....	217,219	128,764	21,852	67,063	42,836	46,072	7,330	39,282
Retail Lumbermen's, Milwaukee, Wis.....	54,964	13,299	12,631	41,695	28,792	28,900	871	4,465
Retail Lumbermen's, Minneapolis, Minn.....	537,933	11,093	.....	465,554	55,133	182,900	61,015	94,224
Retail Merchants' Mutual F. I. Co.....	26,097	37,441	8,536	8,933	38,416	37,116	15,531	14,846
Retail Merchants, Springfield, Ill.....	472,753	3,411	35,941	2,083	73,110	74,223	15,598	66,272
Retailers Mutual Fire, Erie, Pa.....	13,890	2,413	.....	11,477	22,315	29,720	17,924	25,680
Rhode Island Mutual, Providence, R. I.....	1,929,436	873,893	845,458	1,085,543	1,780,092	1,051,370	692,749	692,749
Rubber Manufacturers' Mutual, Mass.....	642,338	200,035	292,456	398,780	501,401	592,924	13,989	539,654
Safety Mutual, Lebanon, Pa.....	31,603	27,075	.....	8,933	43,657	43,657	.....	.....
Salem Mutual, Salem, Mass.....	85,807	4,440	14,372	14,985	23,701	24,725	6,291	16,285
Security Mutual Fire Ins. Co.....	80,263	70,197	46,535	10,066	160,659	187,544	87,234	175,909
Shrewsbury Mutual, Easton, N. J.....	35,630	.....	.....	.....	12,908	5,994	19,575	19,575
South Danvers Mutual, Mass.....	44,720	38,064	13,903	6,656	17,433	14,942	14,942	.....
Southern Mutual Athens, Ga.....	984,082	493,717	103,489	474,365	386,978	451,397	*946,400	*906,232
Southern States Mutual, Philadelphia, Pa.....	413,682	3,197	34,534	30,056	60,365	72,068	8,688	184,585
Standard Mutual, Philadelphia, Pa.....	220,656	4,186	107,047	118,424	198,018	209,947	6,897	194,585
State Farmers Mutual, Omaha, Neb.....	11,723	.....	.....	11,465	14,018	45,745	22,375	41,642
State Mutual, Providence, R. I.....	2,518,177	1,301,152	1,162,232	1,317,825	2,459,863	1,452,519	972,632	972,632
State Mutual, Sioux Falls, S. D.....	12,882	7,978	6,863	3,963	21,100	21,278	8,360	21,894
Sterling Fire, Cobleskill, N. Y.....	38,648	24,836	21,623	10,458	26,796	30,423	12,877	24,383
Suffolk County Mutual, Southold, N. Y.....	.....	4,972	.....	87,007	9,849	14,660	15,041	20,109
Sun Mutual Ins. Co., Ohio.....	692,301	497,994	.....	174,307	24,068	38,557	3,192	28,741
Tennessee Farmers, Nashville, Tenn.....	47,468	297,227	4,776	6,586	11,645	20,317	9,978	18,189
Traders and Mechanics Mutual, Lowell, Mass.....	417,625	290,545	250,945	158,782	141,494	164,620	55,119	189,926
Tri-State Mutual Grain Dealers, Luverne, Minn.....	49,121	15,775	10,437	32,924	41,750	43,233	9,075	20,359
Union Fire, Lincoln, Neb.....	297,566	197,946	192,457	90,330	228,326	229,066	102,785	203,079

MUTUAL FIRE INSURANCE COMPANIES—(Continued)

BUSINESS OF 1916 AND CONDITION DECEMBER 31, 1916.

Name and Location of Company.	Total Assets. Dec. 31, 1916.	Liabilities Except Capital. Dec. 31, 1916.	Reinsur- ance Reserve. Dec. 31, 1916.	Net Surplus. Dec. 31, 1916.	Net Premiums Received. 1916.	Total Income. 1916.	Net Losses Paid. 1916.	Total Expendi- tures. 1916.
Union Mutual, Providence, R. I.....	408,198	130,296	.....	277,897	51,375	75,396	19,734	57,164
United Druggists Mutual, Boston, Mass.....	287,149	93,603	90,118	92,342	157,296	172,267	72,583	139,423
United Mutual.....	44,435	8,504	29,018	.....	82,257	73,378	21,856	45,472
Utica Fire, Utica, N. Y.....	39,839	17,326	14,809	21,884	25,195	24,771	11,852	23,032
Vermont Mutual, Montpelier, Vt.....	402,646	104,568	45,829	298,078	502,524	503,293	303,375	436,128
Washington County Fire, Washington, Pa.....	124,801	.....	.....	.....	18,975	96,323	23,377	84,770
West Bend Mutual, West Bend, Wis.....	91,713	35,581	.....	56,133	35,201	39,450	12,736	16,264
Western Millers Mutual, Kansas City, Mo.....	343,649	17,001	48,949	277,698	110,843	124,683	73,603	114,063
Western Mutual.....	747,209	1,849	.....	75,877	47,396	51,273	93,071	46,432
Worcester Mutual, Worcester, Mass.....	943,685	274,145	264,735	609,539	131,544	170,067	30,115	146,939

* Including \$684,000 conflagration loss in Augusta, Ga.

LIFE INSURANCE COMPANIES

BUSINESS OF 1916 AND CONDITION DECEMBER 31, 1916.

Name and Location of Company	Total Admitted Assets, Dec. 31, 1916.	Surplus (Assigned and Un- assigned), 1916.	Premiums Received in 1916.	Total Income in 1916.	Total Payments to Policy- holders in 1916.	Total Disburse- ment in 1916.	New Business Paid for in 1916 (Includ- ing Reinvests).	Whole Amount in Force, Dec. 31, 1916.	Gain in Amount in Force in 1916.
Æna Life, Conn.....	131,298,625	\$18,985,333	\$14,885,649	\$22,120,578	\$12,622,637	\$17,771,492	\$106,922,496	\$467,645,937	\$59,586,568
Agricultural, Mich.....	167,865	166,541	357,668	527,624	64,048	433,088	4,891,889	12,045,176	2,949,955
American Bankers, Ill.....	929,948	589,641	1,097,860	1,898,332	117,876	980,514	8,816,805	40,436,046	3,161,416
American Central, Ind.....	5,470,780	200,507	561,418	642,490	117,876	366,564	5,421,529	15,321,242	3,041,078
American Life, Iowa.....	1,384,908								
American Mutual, Ia.....	111,276	68,983	43,203	77,516	17,238	57,362	905,400	1,631,900	424,000
American National, Mo.....	442,564	278,718	151,406	173,471	10,548	117,448	2,833,211	5,443,538	2,413,383
American National, Tex.....	4,386,063	1,083,988	2,241,944	2,490,071	684,989	1,765,586	34,007,427	64,218,697	3,588,580
Amicable Life, Va.....	2,663,893	1,534,435	615,466	742,416	123,993	593,725	4,628,216	16,130,392	2,702,360
Atlantic Life, Ia.....	3,684,207	646,091	1,015,416	1,238,944	684,768	784,662	8,015,636	32,317,315	4,613,317
Baltimore Life, Md.....	3,408,338	481,898	1,010,461	1,178,932	433,551	893,950	7,150,798	25,725,656	2,080,249
Bankers Int'l., Cal.....	302,338	31,760	81,086	9,185,094	30,494	169,725	697,753	545,933	220,439
Bankers Life, Ia.....	30,345,067	1,235,507	8,026,020	9,185,078	5,247,861	7,081,866	45,743,860	415,757,749	17,460,892
Bankers Life, Neb.....	11,012,310	3,411,608	1,867,332	2,372,613	380,389	830,460	10,636,764	69,154,033	6,947,440
Bankers Reserve, Neb.....	6,689,268	1,636,028	1,324,553	1,689,331	501,023	873,066	6,789,643	36,621,745	2,584,067
Bank Savings, Kan.....	804,251	323,219	940,276	984,473	39,000	149,763	2,203,896	8,282,230	1,085,693
Berkshire Life, Mass.....	23,621,204	1,321,535	2,330,235	3,678,391	2,446,527	3,167,517	9,701,211	62,758,167	5,261,121
Boston Mutual, Mass.....	2,966,860	163,109	902,607	1,089,713	429,523	797,234	5,689,249	21,430,632	1,271,786
California State, Cal.....	2,069,735	744,101	730,721	1,481,661	173,994	896,947	9,430,198	22,538,573	7,483,823
Carolina Life Ins., S. C.....	143,449	17,432	359,945	363,661	137,113	349,022	.....	3,120,715	417,450
Capitol Life, Col.....	2,123,576	287,533	684,502	812,123	231,191	556,556	6,400,230	20,713,376	2,680,254
Cedar Rapids, Ia.....	4,927,103	91,213	170,932	202,603	44,507	119,323	1,598,740	5,766,092	661,893
Central of U. S., Ia.....	6,222,478	835,784	1,392,662	1,763,128	827,383	1,019,163	13,739,302	48,029,066	6,310,676
Central Life, Kan.....	516,331	92,790	149,460	177,067	35,146	103,065	898,411	4,140,371	80,361
Central Life, Ill.....	1,668,073	329,412	519,424	799,167	121,868	511,967	4,090,195	16,067,018	1,866,390
Central States, Ind.....	154,025	67,012	44,075	58,644	11,964	44,270	593,907	1,640,519	279,191
Central States, Mo.....	1,586,568	519,644	649,453	963,455	194,538	560,967	7,001,060	23,074,197	18,221,199
Cherokee Life, Ga.....	1,177,755	123,290	26,545	46,467	9,178	45,263	3,850,000	1,066,437	242,748
Cleveland Life, O.....	1,827,264	301,678	846,107	602,963	91,893	310,517	12,822,668	12,842,607	1,404,080
Colonial Life, N. J.....	3,084,750	273,969	1,321,761	1,479,131	445,909	1,217,908	11,886,874	86,001,940	2,653,665
Columbia Life and Trust, Ore.	772,493	293,567	362,864	323,938	103,618	245,989	2,574,042	9,466,925	773,393
Columbia Life, Neb.....	73,302	4,364	31,794	35,366	11,106	26,554	3,236,327	9,960,503	160,373
Columbia Life, O.....	1,248,348	218,292	231,574	885,369	106,323	296,564	8,073,189	9,965,437	1,763,032
Columbian National, Mass.....	12,695,193	1,510,331	2,938,225	3,871,661	814,238	14,871,597	2,318,066	74,423,663	7,099,909
Columbus Mutual, O.....	915,782	284,464	337,328	387,443	69,321	132,104	2,318,066	8,199,177	1,530,077

* Includes accident and health department.

LIFE INSURANCE COMPANIES—(Continued) BUSINESS OF 1916 AND CONDITION DECEMBER 31, 1916.

Name and Location of Company	Total Admitted Assets, Dec. 31, 1916.	Surplus (Assigned and Unassigned), 1916.	Premiums Received in 1916.	Income, Total, in 1916.	Total Payments to Policyholders in 1916.	Total Dividends in 1916.	New Business Paid for in 1916 (Including Reversions.)	Whole Amount in Force Dec. 31, 1916.	Gain in Amount in Force in 1916.
Commonwealth Life, Ky.....	1,747,398	514,393	685,714	715,119	209,457	571,958	9,497,301	23,322,346	2,674,727
Commonwealth Life, Neb.....	742,190	80,701	455,751	494,850	183,544	301,330	6,990,533	14,639,465	3,619,413
Connecticut General, Conn.....	18,181,324	1,921,606	3,322,901	4,566,742	1,679,766	9,851,910	30,606,390	113,391,968	17,406,988
Connecticut Mutual, Conn.....	76,671,153	5,001,489	8,101,068	12,393,546	7,592,934	9,944,553	30,660,126	253,439,405	15,654,473
Conservative Life, Ind.....	241,376	175,621	61,948	135,289	15,622	92,542	2,065,724	2,597,146	910,088
Conservative Life, W. Va.....	690,342	359,090	236,646	279,432	48,590	194,962	3,847,990	9,402,898	179,776
Continental Assurance, Ill.....	274,290	152,374	92,610	102,547	6,908	69,675	1,659,451	3,132,373	870,411
Continental, Del.....	2,114,775	693,704	473,986	773,986	123,050	844,232	3,093,104	16,326,645	1,329,557
Continental Life, Utah.....	1,759,881	872,153	590,983	708,017	157,375	77,527,010	7,527,010	17,527,010	3,412,396
Dakota Life, S. D.....	1,292,540	888,064	303,199	365,714	55,137	207,301	3,116,695	10,480,530	859,314
Detroit Life, Mich.....	579,995	122,492	325,043	399,239	54,210	236,590	4,128,478	9,684,590	2,435,282
Elkhorn Life, Neb.....	209,294	11,646	74,895	85,295	23,783	53,392	610,208	2,295,690	203,439
Equitable Life, N. Y.....	562,962,962	92,216,001	59,435,277	85,693,540	53,915,422	70,772,946	217,827,541	1,607,089,591	77,303,528
Equitable Life, D. C.....	588,766	129,080	359,900	407,379	112,789	323,574	4,801,530	10,873,902	1,534,435
Equitable Life, Ia.....	427,530	67,307	315,899	338,314	98,208	293,947	3,698,331	7,991,759	1,734,451
Eureka Life, Md.....	19,890,951	1,644,139	8,311,856	4,387,537	1,795,017	2,918,934	26,296,391	118,390,453	17,065,336
Farmers and Bankers, Kan.....	991,128	422,373	442,656	501,139	81,927	332,306	5,473,920	14,514,896	3,312,902
Farmers and Traders, N. Y.....	242,319	242,319	51,967	66,892	9,500	55,164	1,103,000	1,888,750	804,750
Farmers Life, Col.....	2,298,644	496,897	101,121	2,231,786	16,071	986,983	17,410,965	16,689,038	14,140,510
Farmers National, Ill.....	413,944	393,459	125,621	.....	.....	.....	2,505,000	4,119,500	1,092,750
Federal Life, Ill.....	3,914,445	382,732	694,456	1,055,849	340,446	759,372	4,205,773	22,597,849	995,542
Federal Union, Ohio.....	163,393	137,144	42,353	65,239	1,339	88,814	2,255,841	2,951,791	2,151,701
Fidelity Mutual, Pa.....	32,181,517	1,437,163	4,998,741	6,813,796	4,697,988	5,999,995	17,092,684	185,643,096	3,287,529
First National Life, S. D.....	785,039	242,901	205,034	245,843	63,769	173,442	2,173,442	6,992,779	831,332
Forest City Life, Ill.....	313,747	8,151	107,968	123,910	36,396	89,744	1,096,156	3,457,548	439,450
Fort Worth Life, Tex.....	885,801	199,325	299,331	311,834	48,807	168,361	2,948,726	6,698,041	1,355,414
Franklin Life, Ill.....	7,852,643	1,194,557	1,693,063	2,051,923	860,521	1,449,935	5,153,919	55,153,919	4,377,304
Gate City Life, N. C.....	51,448	5,627	166,965	189,746	48,024	162,304	1,680,979	1,896,533	849,701
Gen. City, Dayton, O.....	182,695	113,190	69,460	89,460	2,400	46,497	1,058,000	2,088,000	491,000
George Washington, W. Va.....	1,859,279	804,711	394,294	410,929	109,965	277,010	2,138,425	9,274,153	297,302
German American, Col.....	411,857	237,792	184,431	.....	.....	.....	.....	.....	990,321
German-American, Iowa.....	309,565	29,929	192,246	.....	46,294	138,300	1,909,088	5,095,097	1,042,481
German American, Neb.....	617,954	13,041	296,293	76,718	247,465	10,739,815	3,185,906	10,739,815	1,546,112
Germania Life.....	53,795,043	6,424,606	6,296,790	8,938,009	7,765,910	7,893,889	31,065,698	168,899,551	7,875,943
German Mutual, Mo.....	1,174,016	156,976	189,346	253,571	77,267	149,321	1,351,852	5,792,933	915,442

LIFE INSURANCE COMPANIES

BUSINESS OF 1916 AND CONDITION DECEMBER 31, 1916.

Name and Location of Company	Total Assets, Dec. 31, 1916.	Surplus (Assigned and Unassigned), Dec. 31, 1916.	Premiums Received in 1916.	Total Income in 1916.	Total Payments to Policyholders in 1916.	Total Disbursement in 1916.	New Business Paid for in 1916 (Including Reversions).	Whole Amount in Force, Dec. 31, 1916.	Gain in Amount in Force in 1916.
Ætna Life, Conn.	131,298,695	\$18,985,333	\$14,885,440	\$22,120,578	\$12,623,687	\$17,771,492	\$106,922,466	\$467,545,657	\$69,586,568
Agricultural Mech.	187,945	165,841	957,088	597,193	61,048	453,088	4,891,888	12,046,476	2,949,965
American Bankers, Ill.	990,949	589,665	1,097,969	1,380,323	488,869	912,069	8,316,806	3,016,410	3,016,410
American Central, Ind.	5,470,700	206,507	561,415	1,282,944	117,876	386,574	5,421,629	16,321,242	3,041,078
American Life, Iowa.	1,384,908								
American Mutual, La.	111,276	68,293	43,293	77,818	17,288	57,360	905,400	1,631,900	424,000
American National, Mo.	449,504	270,173	151,004	173,471	10,548	117,471	2,833,211	5,448,588	1,413,383
American National, Tex.	4,398,055	1,634,598	2,941,004	2,402,471	654,098	1,768,585	34,007,427	64,215,697	2,783,284
Atlantic Life, Tex.	2,683,905	1,654,603	515,906	1,422,416	125,095	524,725	4,028,210	10,150,392	2,702,592
Atlantic Life, Va.	3,584,207	646,091	1,016,416	1,283,944	345,768	784,682	8,015,656	32,317,215	4,618,317
Baltimore Life, Md.	8,408,398	481,896	1,019,461	1,178,282	433,551	898,350	7,150,798	25,725,656	2,080,249
Bankers Intern'l, Cal.	399,333	81,760	91,090	105,094	30,494	109,795	687,753	545,933	220,489
Bankers Life, N. Y.	30,215,087	1,904,507	8,095,078	9,546,078	5,947,864	7,089,585	45,743,850	415,757,749	17,460,892
Bankers Life, Neb.	11,019,810	3,411,002	1,897,932	2,372,613	391,394	884,680	10,535,764	69,154,033	6,947,440
Bankers Reserve, Neb.	6,682,208	1,533,028	1,324,535	1,689,331	501,025	873,066	5,789,543	36,621,745	2,584,067
Bank Savings, Kan.	804,951	323,212	240,276	284,478	89,000	149,768	2,208,896	8,282,290	1,085,693
Berkshire Life, Mass.	29,621,208	1,921,532	2,330,529	3,076,891	2,449,427	3,197,517	9,701,211	82,758,167	5,281,121
Boston Mutual, Mass.	9,980,509	1,083,100	900,527	1,093,478	459,237	707,241	5,689,249	21,480,632	1,271,786
California Life Ins., Cal.	2,068,780	744,101	739,721	1,458,988	173,694	584,647	9,480,198	22,538,572	7,483,826
Carolina Life Ins., S. C.	143,448	17,432	369,445	368,561	137,113	349,022	.....	3,120,715	417,460
Capital Life, Cal.	2,128,576	287,533	684,502	812,123	231,191	555,566	6,400,230	20,718,376	2,680,254
Cedar Rapids, Ia.	527,103	81,213	170,932	202,503	44,507	119,323	1,898,740	5,766,082	661,898
Central of U. S., Ia.	4,222,474	835,784	1,392,652	1,788,128	327,351	1,019,163	13,739,802	48,028,006	6,310,676
Central Life, Kan.	516,331	82,700	146,480	177,067	35,146	103,065	898,411	4,140,371	80,361
Central Life, Ill.	1,668,073	329,412	519,424	799,167	121,368	511,567	4,090,196	16,067,018	1,866,390
Central States, Ind.	154,025	67,012	44,076	56,644	11,964	44,270	593,907	1,640,519	279,191
Central States, Mo.	1,586,503	519,644	646,453	963,455	194,538	560,967	7,001,060	23,074,674	18,221,199
Cherokee Life, Ga.	177,753	123,280	26,545	45,467	9,178	45,283	350,000	1,066,487	242,748
Cleveland Life, O.	1,827,264	301,078	846,107	1,079,131	91,882	310,517	12,822,668	12,842,607	1,404,080
Colonial Life, N. J.	3,064,750	273,969	1,321,761	1,479,131	445,909	1,217,908	11,886,874	86,001,940	2,653,665
Columbia Life and Trust, Ore.	772,429	293,567	292,864	323,938	108,618	245,989	2,574,042	9,466,925	773,396
Columbia Life, Neb.	73,302	4,864	31,794	35,369	11,106	23,263	326,827	890,508	160,783
Columbia Life, O.	1,248,348	218,292	251,574	385,369	106,328	286,564	3,073,189	9,965,487	1,768,062
Columbian National, Mass.	12,698,198	1,510,331	2,902,225	3,271,000	814,238	1,487,566	14,871,097	74,429,669	7,089,909
Columbian Mutual, O.	915,782	284,464	337,523	387,445	69,821	182,104	2,318,066	8,199,177	1,530,077

* Includes accident and health department.

LIFE INSURANCE COMPANIES—(Continued) **BUSINESS OF 1916 AND CONDITION DECEMBER 31, 1916.**

Name and Location of Company	Total Admitted Assets, Dec. 31, 1916.	Surplus (Assigned and Un- assigned) Dec. 31, 1916.	Premiums Received in 1916.	Total Income in 1916.	Total Payments to Policy- holders in 1916.	Total Disburse- ments in 1916.	New Business Paid for in 1916 (Includ- ing Revolutions.)	Whole Amount in Force Dec. 31, 1916.	Gains in Amount in Force in 1916.
Missouri State, Mo.....	14,142,052	2,708,398	4,180,917	4,998,461	1,828,745	2,999,087	41,418,448	120,198,279	22,318,888
Montana Life, Mont.....	1,497,831	600,790	577,915	700,766	123,296	413,901	6,338,570	18,014,759	4,885,880
Mutual Benefit, N. Y.....	204,562,848	8,935,269	29,174,048	40,098,349	21,015,157	28,874,339	108,298,955	830,768,906	69,809,689
Mutual Life, Md.....	1,591,517	475,853	617,853	708,210	192,824	484,204	4,876,083	17,747,204	1,645,944
Mutual Life, N. Y.....	694,590,044	98,108,118	61,904,085	91,800,916	68,654,844	80,864,744	194,218,018	1,687,797,276	51,289,159
National Fidelity, Ia.....	331,114	290,958	183,840	195,842	1,000	179,172	5,085,989	5,085,989	5,085,989
National I. & A. Tenn.....	2,295,292	661,858	825,413	4,550,292	811,832	889,611	20,427,629	4,225,361	4,225,361
National Life, Mont.....	562,292	204,811	148,009	300,885	62,946	119,875	20,474,900	8,888,480	205,000
National Life, Vt.....	66,428,041	8,690,870	7,100,384	11,078,892	8,877,978	8,640,764	27,053,000	212,087,400	11,050,279
National Life of the U. S. A.....	14,294,766	1,563,286	2,765,194	3,466,404	1,557,891	2,622,792	7,453,841	88,105,277	7,098,938
Nebraska State Life, Lincoln, Neb.....	1,908	80	2,145	2,145	337	337	2,145	85,400	—85,400
New England Mutual, Mass.....	79,995,601	5,666,452	11,007,837	14,775,146	7,750,210	10,089,085	44,176,778	387,404,704	27,704,783
New World Life, Wash.....	1,910,921	1,703,179	204,558	827,515	47,754	254,614	5,085,780	6,102,075	6,102,075
New York Life, N. Y.....	866,988,842	94,159,821	189,048,333	189,048,333	81,415,138	101,568,323	263,043,303	2,511,607,274	107,606,896
North American, Ill.....	8,414,655	857,027	904,764	1,067,235	238,852	687,081	7,764,428	31,748,132	2,944,519
Nor. Amer. Life & Cas., Minn.....	251,488	87,246	9,970	87,698	314	70,498	143,000	519,750	83,500
North Carolina Mutual, N. C.....	232,964	23,591	480,117	550,198	209,436	458,416	6,690,522	8,259,549	4,795,040
Northern Assurance, Mich.....	1,217,500	131,850	483,713	633,713	92,889	218,445	2,831,769	18,707,102	1,632,083
Northern Life, Wash.....	1,285,222	183,505	594,207	600,945	196,889	488,731	5,205,522	18,212,785	2,573,539
Northern States, Ind.....	294,865	100,766	86,838	.....	.....	.....	1,144,250	.....	756,533
Northwestern Mutual, Wis.....	383,084,218	51,899,489	70,782,354	87,698	42,442,068	52,768,397	153,279,682	1,505,484,964	85,452,418
Northwestern National, Minn.....	5,780,892	835,057	1,446,792	1,719,697	494,439	887,789	42,190,750	7,018,732	7,018,732
Occidental Life, N. Mex.....	7,980,990	174,986	262,708	380,816	62,823	228,814	9,288,690	1,245,171	1,245,171
Occidental Life, Cal.....	1,243,692	340,051	399,193	740,191	110,450	576,189	18,695,608	2,087,251	2,087,251
Ohio National, Ohio.....	1,243,692	687,317	282,107	371,383	64,732	194,627	4,381,204	9,103,694	1,299,989
Ohio State Life, O.....	1,160,007	58,669	373,838	373,838	82,476	823,815	2,849,121	10,708,924	1,806,765
Oklahoma National, Okla.....	1,065,067	394,564	287,258	385,538	55,795	190,766	8,481,266	1,424,759	1,424,759
Old Colony Life, Ill.....	1,021,690	176,806	278,357	388,489	98,986	289,456	2,674,897	8,515,578	860,434
Old Line Life, Wis.....	1,485,277	905,277	279,078	420,130	29,974	253,761	9,481,806	1,782,004	1,782,004
Oregon Life, Ore.....	1,173,791	227,194	382,945	380,157	99,418	210,838	2,594,009	10,502,444	1,408,988
Pacific Mutual Life, Cal.....	38,727,197	4,882,025	8,168,968	10,408,191	4,844,645	7,554,196	25,173,909	171,912,618	11,253,916
Pan American Life, Ia.....	5,497,510	1,841,791	1,402,859	84,060,290	537,028	1,406,148	680,157,118	40,446,446	29,178,767
Penn Mutual Guardian, Mich.....	276,590	1,168,560	55,579	69,295	10,865	61,635	406,000	1,651,562	138,613
Penn Mutual Life, Pa.....	172,496,444	23,683,695	25,812,062	35,200,838	17,772,723	28,823,583	102,216,506	699,026,546	52,643,241
Philadelphia Life, Pa.....	5,023,870	790,767	967,646	1,230,769	383,634	757,770	5,285,054	27,664,642	2,201,001

^a Includes \$19,540,082 business of Meridian Life reinsurance.
^b Including \$2,066,061 assets received from other companies.

Peoples Life, Ill.....	754,110	275,478	207,618	405,629	59,453	328,724	6,052,647	10,083,408	3,980,766
Peoples Life, Ind.....	847,832	167,183	273,394	316,157	60,540	143,902	1,970,000	1,086,621	1,086,621
Peoria Life, Ill.....	1,540,351	46,503	689,372	611,000	90,121	333,801	4,086,915	17,301,460	17,301,460
Phoenix Mutual Life, Conn.....	40,383,350	8,083,411	6,210,042	8,667,108	4,810,531	6,777,083	25,437,660	179,310,323	12,302,254
Pioneer Life, Mo.....	413,154	117,509	79,884	101,647	35,968	106,614	353,500	2,339,049	620
Pioneer Life, N. D.....	1,120,376	240,965	537,548	593,675	84,317	393,868	6,392,334	18,767,924	4,354,498
Pittsburgh Life & Trust, Pa.....	24,001,572	1,600,966	8,278,725	4,431,236	3,174,757	4,303,861	22,462,588	116,713,916	7,189,907
Postal Life, N. Y.....	9,571,968	1,294,232	1,400,051	1,468,123	968,562	1,453,891	2,889,079	39,610,320	1,453,891
Praine Life, Neb.....	200,079	128,920	95,827	138,781	8,000	102,222	1,787,301	8,274,325	690,589
Preferred, Mich.....	623,296	113,062	276,921	302,601	69,033	163,077	1,962,665	9,233,394	901,433
Presbyterian Ministers Fund, Pa.....	7,820,172	742,248	1,010,193	1,331,861	675,276	744,727	2,762,703	23,620,355	1,539,276
Protective League Life, Ill.....	470,313	156,533	1,009,029	814,083	302,942	523,962	6,923,700	23,190,632	1,519,385
Protective Life, Ala.....	764,492	112,368	197,861	249,624	40,360	137,182	1,677,375	6,312,331	817,739
Provident, N. D.....	113,644	106,506	31,949	80,045	.....	24,783	1,079,150	1,079,150	1,079,150
Provident Life, Ia.....	239,353	142,533	96,511	106,077	9,737	173,196	1,404,745	8,316,305	860,662
Provident Life & Trust, Pa.....	94,631,506	11,216,069	12,504,778	17,306,636	9,680,929	12,922,530	52,170,606	353,127,909	23,435,601
Provident Life, Ill.....	187,512	143,000	87,605	130,938	7,768	230,223	3,234,177	8,092,935,164	282,914,780
Prudential, N. J.....	432,019,823	21,273,684	99,990,191	119,626,154	47,273,086	77,373,516	591,783,947	17,103,376	2,560,788
Public Savings Life, Ind.....	575,619	390,743	404,996	424,239	73,089	349,535	11,694,194	2,701,946	178,773
Puritan Life, R. I.....	580,883	166,065	100,730	129,008	36,076	72,620	391,088	2,701,946	178,773
Register Life, Ia.....	1,980,392	120,012	890,679	496,238	201,073	933,023	1,971,376	13,002,313	1,013,131
Reliance Life, Pa.....	6,373,312	1,236,948	2,359,641	2,654,330	656,349	1,847,222	23,698,718	71,642,913	12,949,166
Reserve Loan, Ind.....	4,172,547	312,432	1,163,054	1,333,635	546,202	943,175	9,832,251	29,377,198	3,063,340
Rockford Life, Ill.....	330,303	157,997	100,580	114,806	12,868	80,117	1,579,213	3,640,945	796,563
Royal Union Life, Ia.....	6,337,388	767,357	1,575,690	2,019,703	676,723	1,231,242	9,404,160	44,106,965	4,098,545
San Jacinto, Tex.....	204,049	171,505	98,415	98,659	4,143	73,376	1,512,900	2,300,522	1,093,384
Scandia Life, Ill.....	2,336,999	668,090	908,359	1,029,040	383,277	693,085	5,706,608	25,433,004	3,314,539
Scranton Life, Pa.....	2,466,667	494,703	698,394	905,904	283,256	517,354	3,662,837	17,267,320	1,034,410
Security Life, Ill.....	2,554,606	442,548	668,675	706,220	213,508	447,569	4,741,569	15,337,521	1,024,760
Security Mutual Life, N. Y.....	5,097,355	536,261	1,766,625	2,147,261	1,096,206	1,736,323	9,745,913	2,969,221	2,969,221
Security Mutual Life, Neb.....	1,545,694	352,555	253,708	326,216	69,623	162,192	1,898,954	6,772,333	775,653
Shenandoah Life, Va.....	429,373	319,592	43,589	232,232	.....	67,084	1,504,994	1,504,994	1,504,994
Southeastern Life, S. C.....	789,992	97,069	228,126	19,274,247	102,467	929,598	3,408,319	10,316,051	2,332,766
Southern Life & Trust, N. C.....	2,803,842	738,232	565,375	156,721	347,530	347,530	4,125,651	17,132,661	2,332,766
Southern States Life, Ga.....	2,060,730	206,232	611,842	716,457	231,069	480,520	4,731,356	19,235,051	2,044,167
Southern Union Life, Tex.....	500,653	215,984	145,023	182,583	94,911	120,551	1,692,490	5,237,343	532,105
Southern Life, Tex.....	2,009,076	408,468	696,694	232,733	232,733	693,904	6,999,599	29,045,070	1,370,009
Southland Life, Tex.....	4,239,156	908,351	1,093,131	1,394,207	233,185	728,978	9,592,239	35,731,535	5,502,232
Southwestern Life, Tex.....	4,239,156	908,351	1,093,131	1,394,207	233,185	728,978	9,592,239	35,731,535	5,502,232
Standard Life, Ga.....	3,370,170	123,883	141,794	152,308	19,013	84,905	2,088,750	3,330,000	1,385,000
Standard Life, Ia.....	363,781	53,919	130,246	136,440	46,418	123,681	1,750,256	6,350,809	950,506
Standard Life, Pa.....	1,577,400	416,355	387,532	492,888	134,050	293,020	2,975,910	11,737,537	1,234,326
State Life, Ind.....	17,650,940	2,614,121	2,764,042	3,782,123	1,672,123	2,491,623	12,147,627	81,946,127	6,261,766
State Life, Mont.....	208,884	165,465	77,937	98,778	8,321	67,592	1,144,000	2,106,000	606,000
State Mutual, Mass.....	51,727,935	3,122,027	7,026,526	9,587,429	5,145,854	6,723,193	26,110,797	206,680,066	16,012,443
Sun Life of Amer., Md.....	871,840	169,611	513,694	549,326	98,159	457,043	6,457,301	15,001,033	3,896,125

LIFE INSURANCE COMPANIES—(Continued)
BUSINESS OF 1916 AND CONDITION DECEMBER 31, 1916.

Name and Location of Company	Total Assets, Dec. 31, 1916.	Surplus (Assigned and Unassigned), Dec. 31, 1916.	Premiums Received in 1916.	Total Income in 1916.	Total Payments to Policyholders in 1916.	Total Disbursement in 1916.	New Business Paid for in 1916 (Including Revivals).	Whole Amount in Force, Dec. 31, 1916.	Gain in Amount in Force in 1916.
Surety Fund Life, Minn.....	711,088	115,660	917,360	873,593	87,392	180,040	2,709,538	14,244,038	1,134,083
Toledo Travelers, O.....	312,532	133,477	90,819	72,211	21,698	41,666	134,156	1,697,328	123,967
Travelers, Conn.....	89,910,218	7,597,250	13,735,321	.....	.....	.....	116,006,013	.....	81,500,637
Twin City Life, Minn.....	204,606	174,770	30,137	40,449	408	23,738	603,500	993,500	337,000
Two Republics, Tex.....	348,782	102,619	80,869	91,695	29,335	88,092	278,760	3,339,131	-787,496
Union Central, O.....	114,684,245	6,757,984	16,113,650	23,783,096	13,854,301	20,805,722	76,901,819	472,603,217	42,627,671
Union Mutual Life, Me.....	19,096,395	1,244,590	2,289,668	3,222,837	2,528,543	3,136,530	6,270,103	64,767,080	127,742
Union Pacific, Ore.....	492,764	214,237	106,231	148,991	30,235	120,300	1,405,260	3,487,712	390,009
United Life and Accident, N. H.	1,216,249	894,638	170,927	545,076	55,082	108,396	5,340,860	6,967,821	4,237,821
United States Life, N. Y.....	7,469,012	470,692	1,733,022	1,336,526	994,214	1,391,818	2,980,801	24,419,158	501,989
Volunteer State, Tenn.....	9,651,340	273,240	699,227	895,394	283,513	534,333	5,982,850	36,143,689	2,715,001
West Coast-San Francisco, Cal.	3,027,844	356,343	1,347,718	1,675,373	380,332	1,097,294	10,545,076	35,030,234	2,927,813
Western and Southern, O.....	11,832,037	1,140,260	3,965,194	4,485,711	1,444,812	3,061,174	51,980,515	104,660,612	14,963,779
Western Life, Ia.....	384,797	233,364	165,376	193,024	14,107	133,256	2,298,779	5,010,611	1,008,133
Western Reserve, Ind.....	392,776	90,844	76,766	118,694	10,352	53,497	780,360	2,841,391	323,550
Western States, Cal.....	2,930,013	150,269	775,981	1,006,345	157,637	601,745	7,137,551	21,607,185	3,568,054
Western Union, Wash.....	2,406,256	590,236	875,669	1,088,000	217,161	667,768	8,690,252	28,380,431	3,851,932
Wichita Southern, Tex.....	698,435	297,040	252,799	307,676	40,726	175,556	3,492,634	2,800,423	2,800,423
Wisconsin Life, Wis.....	446,073	27,207	91,601	117,569	35,813	78,172	872,252	3,343,608	943,234
Wisconsin National, Wis.....	1,113,733	573,743	232,738	280,183	50,366	165,093	2,490,420	5,032,439	1,300,002
Wyoming Life, Wyo.....	383,704	352,890	31,207	54,171	8,686	32,729	248,000	919,410	116,000

* Capital reduced from \$200,000 to \$100,000 to increase surplus.

The "Business Builder" is a monthly department of *The Weekly Underwriter*, devoted to modern methods of insurance salesmanship and advertising.

It pays the live agent in cash dividends to read

THE WEEKLY UNDERWRITER. Five Dollars a Year

FRATERNAL ORDERS

HAVING OVER \$20,000,000 IN FORCE. BUSINESS OF 1916 AND CONDITION DECEMBER 31, 1916.

ORDERS.	Admitted Assets.	Total Liabilities.	Total Income. 1916.	Death Claims. 1916.	Total Disbursements. 1916.	Written 1916.	In Force Dec. 31, 1916.
Aid Association for Lutherans, Wis.....	692,660	11,897	.....	.....	.....	.....	.....
Alliance Nationale, Montreal.....	123,095	123,095	.....	.....	.....	.....	.....
American National, Chicago.....	652,425	106,724	740,697	494,356	718,336	.....	.....
Ancient Order of Gleaners, Michigan.....	976,645	72,254	694,883	.....	595,080	.....	.....
Artisans Order Mutual Protection, Pa.....	1,241,756	14,000	.....	.....	.....	.....	.....
Association Canado-Americaine, N. H.....	348,817	17,844	.....	.....	.....	.....	.....
Beavers Reserve Fund Frat., Madison, Wis.....	.....	.....	.....	.....	.....	.....	.....
Benevolent Knights of America, La.....	84,337	1,316	.....	.....	.....	.....	.....
Brotherhood of American Yeomen, Iowa.....	1,003,400	10,000	.....	.....	.....	.....	.....
Brotherhood of Locomotive Firemen and Engineers, Ill.....	4,213,347	686,317	2,889,168	1,723,639	2,506,951	.....	.....
Catholic Order of Foresters, Illinois.....	1,296,635	388,270	1,430,010	1,879,299	2,022,347	.....	.....
Citizens Industrial Life & S. B. Assn., La.....	13,170	2,300	70,711	27,940	41,453	.....	.....
Columbian Circle.....	735,538	66,080	520,320	401,695	582,272	.....	.....
Columbian Woodmen, Georgia.....	735,276	91,739	498,279	365,088	435,253	.....	.....
Court of Honor, Springfield, Illinois.....	2,967,954	103,441	1,346,816	922,340	1,207,419	.....	.....
Degree of Honor, Sioux City, Iowa.....	1,993,925	31,059	745,794	420,223	539,884	.....	.....
Equitable Fraternal Union, Wisconsin.....	2,962,631	17,200	572,134	292,569	411,504	.....	.....
Fraternal Aid Union, Lawrence, Kan.....	2,404,713	483,217	1,252,424	1,236,825	1,713,220	.....	.....
Fraternal Brotherhood, California.....	1,654,704	194,113	.....	.....	.....	.....	.....
German Benevolent Union.....	1,257,203	24,981	531,879	319,142	884,644	.....	.....
German Roman Catholic Knights of St. George.....	645,231	15,900	400,489	399,982	303,223	.....	.....
Homesteaders, Des Moines, Iowa.....	444,305	61,348	435,166	237,531	383,187	.....	.....
Heralds of Liberty.....	149,023	37,000	388,292	150,000	383,673	.....	.....
Independent Order of the Sons of Liberty, N. Y.....	1,146,514	165,005	.....	.....	.....	.....	.....
Independent Order of Puritans.....	169,251	141,978	302,215	166,065	291,387	.....	.....
Knights and Ladies of Honor, Indiana.....	3,125,934	223,720	2,581,012	2,039,680	2,499,430	.....	.....
Knights and Ladies of Security, Kansas.....	7,101,544	132,153	1,918,047	946,219	1,283,907	.....	.....
Knights of Pythias, Indiana.....	8,911,465	7,667,116	2,787,565	1,620,884	1,951,697	.....	.....
Ladies Catholic Benevolent Association, Pennsylvania.....	3,664,631	124,979	.....	.....	.....	.....	.....
L. Union St. Joseph du Canada, Ottawa, Can.....	1,038,539	14,317	1,323,425	.....	.....	.....	.....
Macabees, Ladies of Modern, Michigan.....	1,350,941	90,737	630,325	366,094	518,332	.....	.....
Macabees, The, Michigan.....	22,396,015	1,794,512	6,833,824	.....	6,499,960	.....	.....
Massachusetts Catholic Order of Foresters, Boston.....	1,043,451	64,875	671,019	510,025	535,177	.....	.....
Methodist Ministers Relief Insurance and Trust Assn.....	137,966	.....	66,468	.....	66,773	.....	.....
Modern Brotherhood of America.....	8,174,243	219,073	1,555,969	875,440	1,049,664	.....	1,511,723

FRATERNAL ORDERS—Continued

HAVING OVER \$20,000,000 IN FORCE. BUSINESS OF 1916 AND CONDITIONS DECEMBER 31, 1916.

ORDERS.	Admitted Assets.	Total Liabilities.	Total Income. 1916.	Death Claims. 1916.	Total Disbursements. 1916.	Written 1916.	In Force Dec. 31, 1916.
Modern Order of Praetorians, Texas.....	1,998,891	90,940	659,293	173,094	405,147	.....	.....
Modern Woodmen of America, Illinois.....	15,742,066	1,985,069	15,075,529	13,960,251	15,561,086	.....	.....
Mystic Workers of the World, Fulton, Illinois.....	1,147,237	84,850	.....	.....	.....	.....	.....
National Americans, Mo.....	176,810	11,753	94,847	64,432	104,610	.....	.....
National Masonic Provident Association.....	.....	41,200	62,496	21,689	44,451	.....	.....
National Slovak Society, Pennsylvania.....	1,293,044	163,952	550,294	337,000	85,456	.....	.....
North American Union, Chicago, Illinois.....	130,401	11,521	.....	.....	.....	.....	.....
Order of Scottish Clans.....	233,662	20,558	203,722	179,963	199,249	.....	.....
Polish Roman Catholic Union, Illinois.....	2,090,914	111,490	935,584	455,276	959,538	.....	.....
Protected Home Circle, Pennsylvania.....	1,315,503	41,500	1,157,060	945,246	1,177,146	.....	.....
Red Men's Fraternal Accident Association.....	160,993	13,653	60,291	24,994	56,572	.....	.....
Royal Arcanum, Boston.....	8,013,323	900,056	8,047,823	9,456,296	12,919,609	.....	.....
Royal Highlanders, Nebraska.....	1,969,635	28,700	.....	.....	.....	.....	.....
Royal Neighbors, Illinois.....	3,162,833	297,142	.....	.....	.....	.....	.....
Societe des Artisans Canadiens-Francais, Montreal, Can..	3,457,062	.....	.....	.....	.....	.....	.....
Sons and Daughters of Justice.....	134,470	.....	327,703	208,923	243,566	.....	.....
Southern Aid Society.....	241,163	13,580	331,478	158,821	357,240	.....	.....
St. Lawrence Life Association.....	28,966	194	31,020	8,026	22,135	.....	.....
Supreme Ruling of the Fraternal Mystic Circle.....	681,513	148,671	471,963	404,988	489,620	.....	.....
United American Mechanics, Jr. Order, Pittsburgh, Pa..	373,663	8,630	156,070	54,282	92,174	.....	.....
United Commercial Travelers, Ohio.....	732,695	249,939	991,838	656,836	896,436	.....	.....
United Workmen, Ancient Order of, Des Moines, Ia....	670,717	16,237	.....	.....	.....	.....	.....
United Workmen, Order of, Minnesota.....	727,380	65,000	.....	.....	.....	.....	.....
Woman's Benefit Ass'n., Macabees, Port Huron, Mich..	10,480,269	195,312	.....	.....	.....	.....	.....
Women's Catholic Order of Foresters, Illinois.....	2,391,072	136,946	1,514,198	1,087,666	1,111,949	.....	.....
Women of Woodcraft, Oregon.....	2,747,505	65,081	813,391	474,115	536,459	.....	.....
Woodmen Circle, Nebraska.....	185,599	.....	2,239,045	974,312	342,369	.....	.....
Woodmen of the World (Sov. Camp), Nebraska.....	32,261,421	2,872,427	13,623,613	8,442,754	10,660,121	.....	.....
Woodmen of the World (Pacific Juris.), Denver, Colo....	340,627	42,690	2,724,400	1,915,718	249,923	.....	.....
Workmen's Sick and Death Benefit Fund.....	1,020,949	.....	680,776	509,189	543,116	.....	.....

FRATERNAL ORDERS

HAVING OVER \$20,000,000 IN FORCE. BUSINESS OF 1916 AND CONDITION DECEMBER 31, 1916.

ORDERS.

	Admitted Assets.	Total Liabilities.	Total Income, 1916.	Death Claims, 1916.	Total Disbursements, 1916.	Written, 1916.	In Force Dec. 31, 1916.
Aid Association for Lutherans, Wis.....	662,660	11,897	.....	.....	.....	.....	.....
Alliance Nationale, Montreal.....	2,922,949	128,095	.....	.....	.....	.....	.....
American Insurance Union, Ohio.....	693,328	106,724	740,897	484,356	718,335	.....	.....
Antient Order of Gleaners, Michigan.....	976,645	72,284	634,883	.....	505,080	.....	.....
Artisans Order Mutual Protection, Pa.....	1,241,756	14,000	.....	.....	.....	.....	.....
Association Canado-Americaine, N. H.....	343,817	17,844	.....	.....	.....	.....	.....
Beavers Reserve Fund Frat., Madison, Wis.....	.....	.....	.....	.....	.....	.....	.....
Benevolent Knights of America, La.....	84,337	1,316	.....	.....	.....	.....	.....
Brotherhood of American Yeomen, Iowa.....	1,003,400	10,000	.....	.....	.....	.....	.....
Brotherhood of Locomotive Firemen and Enginemen, Ill.....	4,213,347	686,317	2,889,168	1,723,639	2,506,951	.....	.....
Catholic Order of Foresters, Illinois.....	1,236,635	338,270	1,430,010	1,379,269	2,022,347	.....	.....
Citizens Industrial Life & S. B. Assn., La.....	13,170	2,300	70,711	27,540	41,453	.....	.....
Columbian Circle.....	733,538	66,080	590,520	401,595	582,272	.....	.....
Columbian Woodmen, Georgia.....	755,276	91,739	498,279	305,083	458,283	.....	.....
Court of Honor, Springfield, Illinois.....	2,367,984	103,441	1,348,816	922,346	1,207,419	.....	.....
Degree of Honor, Sioux City, Iowa.....	1,985,825	31,069	745,794	420,223	530,884	.....	.....
Equitable Fraternal Union, Wisconsin.....	2,992,631	17,200	572,134	292,569	411,504	.....	.....
Fraternal Aid Union, Lawrence, Kan.....	2,404,713	458,217	1,232,424	1,226,825	1,713,220	.....	.....
Fraternal Brotherhood, California.....	1,554,704	194,118	.....	.....	.....	.....	.....
German Beneficial Union.....	1,257,203	24,931	531,879	319,542	884,644	.....	.....
German Roman Catholic Knights of St. George.....	645,291	15,900	400,489	269,982	306,223	.....	.....
Homesteaders, Des Moines, Iowa.....	444,305	61,348	435,156	237,551	383,187	.....	.....
Heralds of Liberty.....	149,023	37,000	388,292	150,000	383,573	.....	.....
Independent Order Brith Abraham, New York, N. Y.....	1,149,514	165,005	.....	.....	.....	.....	.....
Independent Order of Puritans.....	169,291	141,878	302,215	168,095	281,337	.....	.....
Knights and Ladies of Honor, Indiana.....	3,125,834	223,720	2,581,012	2,039,680	2,499,430	.....	.....
Knights and Ladies of Security, Kansas.....	7,101,544	132,133	1,918,047	946,219	1,283,907	.....	.....
Knights of Pythias, Indiana.....	8,911,465	7,557,116	1,787,565	1,620,984	1,981,697	.....	.....
Ladies Catholic Benevolent Association, Pennsylvania.....	3,964,681	124,979	.....	.....	.....	.....	.....
L' Union St. Joseph du Canada, Ottawa, Can.....	1,033,339	14,317	1,328,426	.....	.....	.....	.....
Maccabees, Ladies of Modern, Michigan.....	1,350,941	90,737	630,325	366,094	516,333	.....	.....
Maccabees, The, Michigan.....	22,386,015	1,794,512	6,833,824	.....	6,409,980	.....	.....
Massachusetts Catholic Order of Foresters, Boston.....	1,043,451	54,375	671,019	510,025	535,177	.....	.....
Methodist Ministers' Relief Insurance and Trust Assn.....	137,566	.....	.....	.....	.....	.....	.....
Modern Brotherhood of America.....	3,174,243	219,078	1,555,969	875,440	1,046,694	.....	.....
							1,811,723

CASUALTY INSURANCE COMPANIES—(Continued)

BUSINESS OF 1916 AND CONDITION DECEMBER 31, 1916.

Name and Location of Company.	Cash. Capital.	Total Assets, Jan. 1, 1917.	Liabilities Except Capital, Jan. 1, 1917.	Reinsur- ance Reserve, Jan. 1, 1917.	Net Surplus, Jan. 1, 1917.	Net Premiums Received, 1916.	Total Income, 1916.	Net Losses Paid, 1916.	Total Expendi- tures, 1916.
Continental Casualty.....	300,000	2,400,689	1,990,669	1,170,180	300,000	3,408,665	3,589,611	1,340,832	3,188,067
Continental Life, D. C.....	30,000	43,453	.....	.....	13,127	362,866	400,231	131,225	369,394
Eastern Casualty Co.....	100,000	146,738	15,665	4,921	31,170	109,890	289,712	30,673	126,076
Employers Mut. Ins. Co. of N.Y.....	.....	236,234	146,234	142,159	38,006	254,724	288,532	137,257	186,725
Employers Indemnity.....	250,000	496,653	112,920	47,277	85,797	111,252	129,387	18,802	75,061
Equitable Liability (U. S. Branch).....	6250,000	11,524,245	9,109,083	3,827,411	2,415,622	9,606,074	10,004,408	3,889,189	7,714,866
Exchange Mutual Indemnity.....	100,000	168,844	26,071	10,501	142,774	101,253	122,868	36,028	126,466
Eureka Casualty.....	.....	273,310	65,943	84,986	54,494	71,432	73,846	23,071	40,478
European Accident (U. S. Branch).....	600,000	2,186,747	1,446,747	578,384	750,000	1,136,082	1,206,066	380,844	820,060
Federal Casualty.....	200,000	496,984	.....	38,980	177,035	376,904	402,655	150,522	398,475
Fidelity and Casualty.....	4200,000	18,738,795	10,458,053	5,898,822	2,830,742	9,678,498	10,687,721	4,507,142	9,995,788
Fidelity and Deposit.....	3,000,000	11,894,047	6,066,184	3,342,061	2,228,463	6,569,556	7,347,066	2,517,685	7,147,084
First Texas State, Tex.....	2100,000	6219,175	.....	1,662	61,306	86,811	271,066	36,651	103,763
Frankfort General (U. S. Branch).....	250,000	1,491,948	1,018,049	392,880	222,800	1,081,498	1,152,844	568,023	1,113,280
General Accident (U. S. Branch).....	250,000	3,630,476	2,541,204	1,390,700	416,689	3,695,845	4,483,100	2,041,091	4,230,490
General Indemnity.....	200,000	479,276	26,047	38,735	185,297	18,271	34,407	.....	1,001,050
Georgia Casualty.....	300,540	1,678,442	1,201,044	660,156	176,158	1,802,721	1,864,041	910,765	1,607,524
Globe Indemnity.....	750,000	5,898,953	4,552,833	2,147,665	536,019	4,796,153	4,971,022	1,735,778	3,823,921
Great Eastern Casualty.....	350,000	1,201,487	645,008	498,718	648,079	1,081,600	1,118,690	387,635	979,387
Great Western Accident.....	200,000	845,321	159,313	131,407	66,113	467,405	505,453	169,186	445,596
Guarantee Co. of N. Am. (U. S. Br.).....	200,000	98,511	134,000	119,169	916,012	205,406	401,450	109,490	166,738
Guardian Cas. & Guar., Utah.....	200,000	1,295,048	759,840	233,585	378,559	2,000,900	2,094,040	1,101,568	1,944,011
Hartford Accident and Indemnity.....	800,000	4,368,931	3,322,208	1,830,300	271,723	4,307,228	4,606,066	1,377,109	3,180,169
Hartford Live Stock, Conn.....	200,000	347,404	.....	40,470	108,824	79,161	181,590	18,680	40,910
Hartford Steam Roller.....	2,000,000	6,805,958	3,050,717	2,788,584	1,754,577	1,974,286	2,305,584	118,519	1,790,265
Home Casualty.....	20,600	30,075	.....	764	2,015	83,265	30,248	19,107	34,304
Home Life & Accident, Ark.....	2250,000	680,540	.....	170,453	647,006	125,005	169,544	149,346	214,063
Horticulture Insurance, Iowa.....	100,000	137,925	.....	.....	37,925	58,846	66,664	7,706	29,168
Indiana Travelers Acc. Indianapolis, Inc.....	.....	11,132	.....	.....	11,132	34,195	60,596	42,100	59,465
International Fidelity.....	300,000	1,033,648	208,844	154,225	525,290	282,415	329,449	77,521	188,697
International Indemnity.....	344,517	590,436	117,899	77,276	56,077	155,692	204,121	30,504	96,366
International Indemnity, Cal.....	346,517	590,432	.....	87,273	59,017	155,692	204,121	32,980	97,500
Inter-Ocean Cas., Ill.....	100,000	145,171	31,790	.....	13,376	272,581	290,006	130,278	286,721

^b Deposit capital in United States.

Interstate Cas., Ala.....	300,000	556,158	121,800	26,018	134,857	216,457	240,405	123,882	281,072
Interstate Life and Accident.....	150,558	183,247	27,012	20,000	17,685	271,431	281,838	110,135	277,690
Interstate Surety.....	104,100	143,375	26,112	19,367	12,162	45,094	64,864	7,040	39,165
La. State Trav. Men's Assn., Des Moines		164,122				423,553	491,858	480,897	480,020
Kansas Casualty and Surety.....	462,580	865,443	200,785	152,102	103,681	301,391	430,332	107,856	871,995
Kansas Central Indemnity.....	100,000	116,978		949	16,029	1,899	2,841	98	6,888
Kansas City Casualty.....	200,000	310,271	48,727	33,099	61,545	120,094	142,827	60,359	143,987
Kaaskasia Live Stock, Ill.....	149,640	133,782	25,438	20,585	23,356	53,416	62,491	24,334	66,677
Knickerbocker Mut. Liability of N. Y.	Mutual	107,367	83,439	46,150	23,928	98,776	102,160	25,142	63,788
Life and Casualty.....	150,000	352,688	154,284	112,598	48,404	1,046,533	1,078,707	377,399	1,088,120
Lincoln Accident, Neb.....	50,000	128,232		62,766	12,216	127,946	131,267	42,730	121,297
Lincoln Mutual Cas. Springfield, Ill...					6,048		14,666	3,889	7,282
Lion Bonding and Surety.....	252,000	619,051	270,784	207,334	94,317	324,986	394,350	62,532	279,407
Lloyds Plate Glass.....	250,000	246,703	440,703	293,861	255,137	556,205	653,830	263,838	650,389
London Guarantee and Acc. (U. S. Br.)	250,000	6,466,095	5,424,345	1,875,507	1,041,750	5,440,986	5,700,645	2,550,715	4,531,364
London & Lancashire Indemnity.....	750,000	2,844,045	1,827,805	788,042	266,240	2,094,584	2,388,647	806,564	1,794,804
Loyal Protective, Mass.....	100,000	509,827		114,677	167,044	560,997	602,824	368,165	598,296
Manufacturers Casualty, Pa.....	202,282	418,502	31,634	27,011	359,857	161,198	339,441	13,868	95,460
Manufacturers & Trades.....	300,000				1,561,000	9,074,824	9,559,547	3,464,204	7,088,170
Maryland Casualty.....	1,500,000	10,298,608	7,237,008	4,058,319	59,641	254,291	274,172	100,047	242,404
Maryland Motor Car, Md.....	300,000	498,921	139,250	131,409					
Masonic Mut. Acc. Co.....	Mutual	48,201	22,629		25,572	104,924	106,468	46,047	87,650
Massachusetts Accident.....	150,000	330,889		83,339	60,000	372,664	834,067	175,120	360,884
Masonic Protective Assn., Mass.....	100,000	630,553		296,847	215,059	816,391	839,914	427,397	775,994
Massachusetts Mutual Auto.....		28,989	18,028	17,546	10,361	34,572	36,482	9,792	32,787
Massachusetts Bonding and Insurance.	1,500,000	4,889,832	2,992,191	1,519,115	376,368	3,056,175	5,212,729	2,378,273	5,096,444
Massachusetts Employers.....	Mutual	1,814,423	1,888,772		425,651	1,337,309	1,391,736	482,498	904,686
Medical Protective, Ind.....	100,000	385,978		160,402	92,636	216,092	231,071	62,068	166,471
Metropolitan L. & C.....	100,000	246,398	34,864		111,534	145,177	226,834	59,337	230,269
Metropolitan Casualty.....	200,000	968,753	462,773	344,221	305,981	699,796	735,907	345,823	790,313
Midland Casualty.....	110,280	170,120	42,026	24,663	17,814	153,614	177,994	64,833	167,496
Minn. Com. Men's Assn., Minne., Minn		62,855	7,626		55,329	93,041	109,198	57,060	90,856
Missouri Business Men's Acc. & H.....	Mutual	57,063	46,373		10,690	133,256	135,457	75,841	130,645
National Accident Society.....	200,000	363,440	14,824		46,692	81,451	83,907	17,694	83,160
National Casualty, Mich.....	200,000	363,440	56,970	17,500	106,470	746,433	797,129	326,644	791,644
National L. & A.....	300,000	2,295,829	1,639,971		361,858	3,386,170	4,350,238	1,357,459	3,889,610
National Life, U. S. A.....	500,000	14,294,766	18,071,544	12,227,979	340,015	2,795,194	4,528,510	755,310	3,691,059
National Surety.....	100,000	152,224	16,210		36,025	205,147	231,535	83,129	221,969
National Traders Benefit Assn.....	4,000,000	12,940,912	4,894,817	2,780,723	4,546,095	4,679,303	5,665,317	946,949	3,653,504
New Amsterdam Casualty.....	1,000,000	3,061,035	1,718,822	981,475	342,713	2,190,065	2,616,116	939,841	2,179,841
New Jersey Fidelity and Plate Glass.	400,000	1,235,445	532,164	399,251	253,284	779,391	824,580	293,455	618,220
New York Plate Glass.....	200,000	1,002,547	428,441	316,676	316,506	600,528	643,091	311,566	678,699
Niagara Life, N. Y.....	215,000	615,000		11,193	a-33,869	22,200	22,000	14,814	18,770
North American Accident.....	200,000	877,828	444,763	245,581	233,034	1,420,375	1,644,338	560,490	1,572,260
North Amer. Life & Cas., Minn.....	125,000	251,488	39,224	11,680	57,264	54,314	57,698	26,206	76,498

a Includes \$10,963. Organization expenses.

CASUALTY INSURANCE COMPANIES—(Continued)

BUSINESS OF 1916 AND CONDITION DECEMBER 31, 1916.

Name and Location of Company.	Cash Capital.	Total Assets, Jan. 1, 1917.	Liabilities Except Capital, Jan. 1, 1917.	Reinsur- ance Reserve, Jan. 1, 1917.	Net Surplus, Jan. 1, 1917.	Net Premiums Received, 1916.	Total Income, 1916.	Net Losses Paid, 1916.	Total Expendi- tures, 1916.
Northern Casualty, S. D.	86,290	141,134	.....	42,067	6,368	72,498	88,818	16,781	60,496
Northern Trust, N. Dak.	100,000	424,788	278,810	42,132	45,968	47,789	142,356	4,707	106,580
Occidental Life, Cal.	a250,000	a1,351,587	.....	49,024	205,545	205,545	262,683	74,762	180,188
Ocean Acc. & Guar. (U. S. Branch)	250,000	7,276,940	5,951,898	2,363,021	1,325,123	6,023,021	6,263,764	2,260,021	5,178,545
Ohio State Life, Ohio.	a225,000	a1,160,007	.....	8,880	a58,670	80,289	80,428	80,026	79,406
Old Line Accident, Neb.	180,000	296,031	.....	71,975	37,079	147,975	152,949	28,627	108,533
Oregon Surety and Casualty	100,000	175,292	.....	18,661	12,709	60,464	78,564	21,458	71,458
Pacific Mutual Life (Accident Dept.)	1,000,000	a88,797,197	65,562	1,082,278	a1,171,546	2,194,665	2,270,692	924,801	2,101,756
Peerless Casualty	100,000	162,817	17,498	6,357	23,288	133,888	180,948	65,658	153,005
Pennsylvania Manufacturers Assn.	250,000	623,872	115,208	.....	138,169	872,731	384,827	95,023	a89,700
Pennsylvania Surety	250,000	525,693	.....	19,897	250,688	11,615	41,719	1,140	109,566
Pioneer	10,000	42,700	25,529	23,123	7,171	83,783	107,462	48,538	110,715
Preferred Accident	700,000	4,223,400	2,523,400	1,191,617	1,000,000	2,427,689	2,565,943	782,212	1,996,167
Provident Life and Accident	150,000	340,516	86,141	.....	104,374	705,870	737,671	338,168	673,823
Red Men's Fraternal, Mass.	100,000	160,998	.....	12,753	47,340	49,376	55,199	25,866	51,061
Reliance Life	100,000	6,373,512	5,087,964	48,225	295,848	91,997	2,654,380	39,954	1,847,222
Reliable Life & Acc. Co.	10,000	15,993	2,415	1,500	1,042	98,178	98,549	28,585	94,817
Railway Mail Assn., Portsmouth, N. H.	.....	144,519	24,389	.....	120,149	96,708	114,588	109,097	123,978
Republic Casualty	500,000	888,772	46,865	29,871	296,949	184,968	438,186	63,884	181,568
Ridgely Protective	100,000	497,768	180,221	.....	367,542	485,134	586,048	394,417	689,640
Royal Indemnity	1,000,000	5,777,981	4,174,412	1,994,705	403,549	4,725,984	4,986,287	1,955,634	4,042,797
Standard Accident	1,000,000	6,347,974	4,098,519	2,101,589	1,279,456	4,297,767	4,513,353	1,720,475	3,791,556
Standard Life Stock	250,000	376,825	57,079	48,892	69,747	104,281	126,425	48,513	116,439
Southern Mutual Aid, Ala.	30,820	66,004	.....	.....	32,502	237,573	238,784	104,684	240,685
Southern Mutual Aid, Fla.	10,000	20,080	.....	.....	7,110	147,058	147,896	57,396	145,438
Southern Surety	600,000	2,500,015	1,647,368	885,647	253,546	3,298,425	4,025,832	1,492,298	2,964,374
Standard Life, Pa.	a336,095	a1,127,400	.....	12,929	a60,260	23,889	24,213	8,774	19,449
Time Insurance Company	25,000	129,487	44,796	17,165	69,691	280,819	307,991	129,592	808,316
Travelers (Casualty Department)	1,000,000	88,727,197	86,699,651	846,169	2,117,545	2,184,665	2,313,748	900,983	2,143,807
Travelers Indemnity	1,000,000	8,574,256	1,877,842	1,176,457	696,414	1,976,941	2,111,860	498,460	1,459,372
Travelers Health Assn., Omaha, Neb.	.....	92,846	10,106	.....	82,180	128,120	159,016	95,215	139,696
Union Accident, Neb.	25,000	107,357	.....	63,037	13,066	196,028	200,144	17,953	137,847
Union Health and Accident	100,000	167,629	13,528	.....	54,106	64,648	95,579	24,778	88,512
United States Casualty	500,000	3,506,064	2,206,064	1,208,989	1,800,000	2,663,451	2,900,574	1,206,246	2,470,402
United States Fidelity and Guaranty	3,000,000	13,248,068	8,554,256	4,832,491	1,688,802	10,696,846	11,520,870	3,794,072	8,965,798

a Includes \$10,963. Organization expenses.

United States Guarantees.....	250,000	1,124,954	223,202	136,766	651,752	255,707	297,278	44,967	209,323
United States Plate Glass, Pa.....	100,000	186,263	.....	18,061	67,304	36,559	46,069	17,959	51,068
Utica Mutual Compensation.....	Mutual	302,358	292,182	118,757	40,176	268,007	274,639	109,373	189,280
Utilities Mutual.....	100,000	259,125	128,241	.....	130,884	162,474	180,589	58,309	89,655
United States Plate Glass.....	100,000	186,263	18,959	17,436	67,304	36,559	56,339	17,959	51,338
Vermont Accident.....	10,000	22,943	8,577	.....	9,868	38,871	44,707	18,982	43,650
Washington Life & Accident.....	100,000	6,078	15	.....	6,063	50,779	50,939	15,708	50,069
Western Accident and Indemnity.....	100,000	153,081	\$2,195	23,745	20,836	43,556	48,525	8,179	66,082
Western Indemnity.....	500,000	1,211,055	496,140	253,575	212,915	669,701	812,200	262,216	711,938
Western Life & Casualty, Cal.....	100,000	152,201	17,340	.....	26,988	112,676	171,203	34,309	171,530
Western Live Stock.....	225,000	393,182	72,466	57,145	95,715	119,434	141,352	46,633	117,286
Western Surety, S. D.....	172,750	183,078	.....	.....	1,818	18,974	38,015	6,710	44,762
Wisconsin Acc. & Health, Wis.....	25,000	44,411	10,208	.....	5,866	63,012	78,678	28,420	73,237
Wisconsin National Life, Wis.....	a 600,000	a 113,733	.....	7,569	a 173,743	64,419	65,088	25,083	66,302
Woodmen Accident, Lincoln, Neb.....	Mutual	344,626	97,771	.....	246,854	262,966	292,438	137,692	84,773
World Life & Accident.....	200,000	264,050	3,624	1,959	60,427	19,324	28,633	7,646	30,235
Zurich General (U. S. Branch).....	250,000	2,973,196	2,152,630	6,363	820,566	2,051,690	2,691,105	989,364	2,145,938

a Includes \$10,963. Organization expenses.

LIVE ARTICLES ON SPECIAL HAZARDS

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The Weekly Underwriter

Eighty Maiden Lane, N. Y.

FOREIGN COMPANIES' TRANSACTIONS WITH HOME OFFICES

Below will be found the net amounts received from (+) or remitted to (—), their home offices by the United States branches of the respective insurance companies during the last six years.

FIRE COMPANIES.

NAME OF COMPANY.	1916	1915.	1914.	1913.	1912.	1911.
Aachen and Munich.....	+5,565	+86,182	+113,648	—\$93,217	—\$92,723	—\$45,062
Abeille, Paris	—16,251	—20,000	.....	—45,000	—35,000	+805
Atlas	—129,754	+746	—84,940	—49,912	+98,273	—67,294
Balkan National.....	—3,959	+24,960	—1,852	+91,424	+84,733	+271,702
British America.....	+40,028	+11,241	+87,824	+13,671	—10,586	—9,848
British Dominions.....	+551,492	.....	.....	.....	.....	.....
"Bulgaria," 1st Bulgarian.	+91,211	—277,569	+172,500	+157,523	.....	.....
Caledonian.....	—68,814	+57,850	+14,819	—113,716	—23,575	—125,084
Century, Edinburgh.....	—82,698	—220	—25,997	+19,027	+24,594	+1,469
Cologne Reinsurance	—64,726	+18,684	+5,074	—340,100	—14,417	—53,221
Commercial Union*.....	+134,832	—172,738	+141,143	—616,003	—529,699	—471,509
First Russian.....	—110,000	—60,000	.....	—200,000	.....	—76,000
Fire Reassurance, Paris...	—52,864	.....	+11,213	+16,243	.....	+568,987
Frankona Reins., Frankfort	+36,056	+16,635	—13,854	—65,186	—24,543	+23,029
General .....	.....	.....	—6,042	—7,295	—19,412	—19,018
Hamburg Assurance.....	—268,845	+21,811	+825,530	.....	.....	.....
Hamburg-Bremen	—635	+43,273	+2,495	+4,672	+7,735	—70,916
International.....	+3,231	+37,621	—16,848	.....	.....	.....
Jakor	+14,407	+79,728	—76,574	—125,000	—75,000	—180,000
La Fonciere .....	.....	+5,767	.....	.....	.....	.....
Law Union and Rock.....	—63,220	—60,061	+47,224	+428,880	+83,105	+95,048
Liv. and Lon. and Globe...	—494,195	—300,124	—378,538	—300,235	—1,810,657	—1,339,013
London Assurance*	—533,977	+24,520	—363,439	—306,301	—379,336	—376,195
London and Lancashire...	—76,425	—244,829	—399,161	—217,987	—331,357	—190,527
Lon. & Lan. Life and Gen...	+836	—24,514	.....	.....	.....	.....
Minerva	—21,428	—57,485	—29,116	—6,465	—158,104	.....
Moscow Fire	—114,325	—225,000	.....	—250,000	—76,558	—100,800
Munich Reinsurance.....	—360,375	.....	—236,257	—380,904	—384,842	—451,975
Nationale, Paris.....	—751	.....	—1,125	.....	—40,000	—2,181
Netherlands	+854	.....	+20	+122,618	.....	.....
New Zealand .....	.....	—72,268	—64,285	—89,768	.....	—141,790
No. British and Mercantile	—448,015	—487,972	—50,788	—732,244	—552,119	—310,334
Nord-Deutsche, Hamburg...	—58,438	+37,866	+116,027	+430,078	+65,000	+530,000
Norske Lloyd, Christiania.	+503,228	.....	.....	.....	.....	.....
Northern, London.....	+41,420	—57,119	+87,547	—285,679	—353,828	—218,160
Northern, Moscow.....	.....	.....	—100,000	.....	.....	+260,004
Norwich Union.....	+49,280	—125,705	—47,100	+164,430	—94,630	—79,258
Palatine	—33,596	—112,646	—153,013	—186,177	—407,577	—159,277
Paternelle, Paris.....	.....	.....	+80,000	.....	.....	.....
Patriotic, Dublin.....	—260	+514,443	.....	.....	.....	.....
Phenix, Paris .....	.....	.....	—3,827	—60,000	—50,000	—10,868
Phenix*, Lond.....	—29,628	—42,532	—34,235	—59,447	+9,049	+19,520
Prussian National	+845	—28,256	+308,336	—51,176	—50,000	—631
Rossia*	—396,566	—275,000	+212,677	—105,258	+171,792	+115,000
Royal*	—600,768	—1,146,377	—238,454	—368,806	—1,124,015	—846,762
Royal Exchange*	—123,675	—105,489	—118,292	+71,481	—140,698	—17,935
Russian Reinsurance.....	—19,872	—49,110	—50,765	—48,673	—216,233	—18,584
Salamandra	—17,222	+59,660	+100,000	—300,000	.....	—375,000
Scottish Union and Nat'l.	—406,414	—26,529	+83,396	+47,791	—3,218	—223,152
Second Russian.....	.....	.....	—190,000	.....	.....	.....

Foreign Companies' Transactions with Home Offices—(Continued)

Skandia	—44,805	+67,187	—6,383	—116,377	—131,374	—136,406
Skandinavian Re., Copen...	+757,500	.....	.....	.....	.....	.....
So. German Reins., Munich	—2,365	—6,891	—2,472	—37,512	+5,896	+492,149
Standard Marine.....	—208,345	.....	.....	.....	.....	.....
State	—25,522	—48,906	—11,585	+85,046	+15,560	—16,296
Sun	—187,329	—125,312	—90,749	+98,171	—221,935	—241,025
Svea	—7,925	—8,544	+19,738	+25,000	—2,327	.....
Swiss National.....	.....	+108,195	+102,150	—41,650	—108,270	+223,979
Swiss Reinsurance.....	—43,900	+142,354	—112,167	—1,112	+1,467	—199,790
Tokio Marine.....	.....	+4,318	.....	.....	.....	.....
Union and Phenix Espanol	—24,795	+2,353	—73,495	—15,004	—100,000	—10,291
Union, London	+11,699	—40,830	—99,734	+285,188	+305,841	—108,732
Union, Paris	—4,873	—1,873	—4,696	—2,163	—1,409	—8,401
Urbaine	+17,903	—18,144	—19,309	+527,072	.....	.....
Warsaw, Warsaw.....	.....	.....	—22,500	—30,000	—99,000	+522,518
Western	+9,775	+20,675	—27,829	+60,016	—38,778	—69,212
Yang Tze	—38,621	—27,586	.....	.....	.....	.....
Yorkshire, York.....	—4,686	+45,815	—3,225	—781	—11,988	.....
Total.....	—2,740,500	—3,392,533	—672,110	—5,660,707	—5,831,988	—3,380,945

*Fire and Marine Branches combined.

NEW YORK CITY FIRE INSURANCE PREMIUMS

As reported by the New York Board of Fire Underwriters for American companies writing in the Boroughs of Manhattan and Bronx, for the last half of 1915 and 1916; also their Brooklyn premium receipts as reported by the Fire Insurance Salvage Corps.

Name of Company.	Manhattan and Bronx.		Brooklyn.	
	1916.	1915.	1916.	1915.
Aachen & Munich.....	41,119	39,671	9,959	11,890
Ætna, Hartford.....	\$254,909	\$258,352	\$63,130	\$75,894
Allemania, Pittsburgh.....	15,951	18,980	3,456	3,102
Agricultural, Watertown.....	45,307	39,300	11,961	22,928
American, Newark.....	85,521	81,410	24,229	22,179
American Central.....	60,359	49,958	22,135	24,105
Albany	9,613	8,168	7,402	8,943
Alliance, Philadelphia.....	28,842	24,429	6,084	4,712
American Eagle.....	49,386	19,788	17,911	9,290
American Druggists, Cinn.....	2,605	2,475	1,627	1,537
Arizona, Phoenix.....	3,676	4,636	2,429	2,829
Assurance Co. of America.....	39,802	24,730	8,528	4,984
Atlas	46,170	39,923	16,813	16,563
Automobile, Hartford.....	26,589	.....	.....	6,071
Berkshire Mutual, Pittsfield.....	919	844	.....	6,071
Boston	67,108	61,028	24,509	31,299
British America.....	44,556	36,243	14,885	14,784
British Dominions.....	2,778	.....	463	.....
Buffalo German.....	23,900	20,253	16,501	10,704
Caledonian	88,302	68,199	16,449	20,470
Caledonian-American	5,713	21,947	3,150	2,532
California	37,019	2,917	2,675	1,054
Camden	37,358	35,683	15,771	15,870
Capital Concord.....	23,023	19,652	8,032	6,511
City of New York.....	53,747	46,572	10,367	10,435
Central Manufacturers, Van Wert.	437	5,872	578	724
Century, Edinburgh.....	23,865	18,361	3,305	1,252
Colonial	14,695	12,957	2,515	60,726
Columbian National.....	12,896	12,274	4,431	4,697
Commerce, Albany.....	9,268	9,190	1,430	4,163
Commercial Union.....	123,418	110,196	27,738	27,161
Commercial Union Fire.....	19,776	9,014	5,888	9,270
Commonwealth	28,153	34,036	12,815	6,889
Citizens, St. Louis.....	8,363	9,317	15,610	19,489
Cleveland National.....	12,087	9,030	3,288	2,854
Concordia, Milwaukee.....	37,277	30,935	14,133	13,221

New York City Fire Insurance Premiums—(Continued)

Name of Company.	Manhattan and Bronx.		Brooklyn.	
	1916.	1915.	1916.	1915.
Connecticut	45,181	45,003	33,050	31,973
Continental	260,865	163,240	79,193	1,787
County Fire, Philadelphia.....	9,842	4,816	1,961	2,420
Detroit, F. & M.	20,503	21,386	2,870	5,046
Detroit National	12,970	8,411	5,917	656
Dixie, Greensboro	9,348	5,985	1,082	729
Dubuque F. & M.	34,773	65,150	11,331	22,039
Eagle, Newark .....	.....	2,954	.....	7,667
Equitable, Providence.....	36,567	36,939	14,993	17,241
Farmers, York	14,978	13,564	681	2,260
Federal Union	9,323	7,715	1,312	1,252
Fidelity-Phenix	139,296	113,375	83,859	82,290
Fire Association	91,207	86,115	22,996	21,454
Fireman's Fund	57,329	51,457	11,406	11,804
Firemens, Newark	90,794	83,499	30,291	26,454
Firemen's Washington	13,760	11,494	1,706	1,470
First National, Washington.....	25,677	17,945	13,970	5,099
Franklin, Philadelphia.....	52,837	50,045	24,068	15,677
Fitchburg Mutual .....	.....	131	.....	409
General Fire, Paris	18,098	19,163	7,641	6,838
Georgia Home, Columbus.....	13,408	2,834	869	1,164
German, Pittsburgh .....	.....	10,172	7,089	4,983
German, Wheeling	5,350	5,113	2,320	1,877
German Alliance	24,938	23,473	5,960	88,442
German-American, Baltimore.....	15,002	16,192	3,641	4,095
German-American, New York.....	369,894	345,981	85,347	5,645
German-American, Pittsburgh.....	9,676	9,551	3,648	8,622
Germania	103,529	84,925	34,656	37,147
Girard F. & M.	15,213	13,474	9,081	4,642
Glen Cove, Glen Cove.....	7,970	2,125	1,591	448
Glens Falls	64,342	59,106	25,488	19,424
Globe and Rutgers	161,900	118,209	38,485	34,473
Granite State	16,919	11,282	3,104	617
Hamburg-Bremen	44,821	31,571	12,766	12,245
Hamilton	3,489	5,943	971	131,224
Hanover	100,576	100,648	34,118	2,668
Hartford	135,799	132,043	105,440	110,555
Home	492,674	465,525	140,022	30,364
Humboldt	12,776	11,056	6,790	6,542
Imperial	23,306	26,752	4,795	3,648
Independence	9,391	3,248	1,544	612
Industrial, Akron	32,448	.....	9,085	.....
Insurance Co. of North America.....	125,664	98,167	33,837	26,074
Insurance Co. State of Penn.....	62,521	35,678	19,759	18,288
Knickerbocker	50,156	7,198	11,560	2,287
L. and Lanc. L. & G., London.....	13,082	10,705	1,366	1,151
Law Union & Rock.....	25,097	31,703	7,071	1,743
Liverpool & London & Globe.....	443,090	423,877	100,830	121,895
Liverpool & London & Globe.....	741	.....	1,280	68
London and Lancashire.....	107,811	98,761	35,111	34,333
London Assurance	90,722	82,450	18,356	19,273
Lumbermen's, Philadelphia.....	9,689	8,371	8,302	6,234
Marquette National .....	.....	.....	230	.....
Massachusetts F. & M.	18,400	19,211	9,745	8,276
Mechanics, Philadelphia.....	16,085	9,549	1,844	1,168
Mechanics and Traders	30,821	25,263	9,440	10,219
Merchants Fire.....	43,894	41,988	8,333	4,635
Mercantile	20,349	19,548	8,534	12,748
Merchants, Denver	4,628	5,359	803	1,382
Michigan Commercial	24,542	17,882	1,684	2,507
Michigan F. & M.	16,784	17,262	5,061	4,401
Michigan Millers	17,833	12,157	1,424	1,710
Millers National	13,599	13,421	3,271	3,738
Minneapolis F. & M.	20,826	20,854	3,070	5,530
Milwaukee Mechanics	36,053	31,501	13,281	13,200
Mutual Fire, Albany.....	3,093	5,497	458	376
National, Hartford	111,804	110,259	69,434	85,860
National-Ben Franklin	44,544	43,595	10,197	9,497
National Lumber, Buffalo.....	17,401	14,430	2,147	1,921

New York City Fire Insurance Premiums—(Continued)

Name of Company.	Manhattan and Bronx.		Brooklyn.	
	1916.	1915.	1916.	1915
National Union.....	29,877	28,176	10,321	10,312
Nationale, Paris.....	16,038	11,007	5,825	5,573
Netherlands.....	17,430	14,646	7,437	3,672
Newark.....	61,312	43,009	7,700	10,725
New Brunswick.....	18,017	17,617	11,156	4,210
New Hampshire.....	27,209	24,516	15,040	9,221
New Jersey.....	22,795	22,511	3,367	14,765
Niagara.....	109,122	102,797	59,374	63,435
Nord-Deutsche.....	30,032	19,842	12,382	4,405
North Branch, Sunbury.....	9,227	4,907	1,483	876
North British & Mercantile.....	218,743	213,339	55,599	6,864
North Carolina Home.....	2,847	.....	237	.....
North River.....	118,105	114,987	33,139	26,589
Northern.....	25,641	21,545	7,216	8,689
Northern, London.....	65,108	71,494	33,601	32,481
Northwestern F. & M.....	1,019	1,300	.....	.....
Northwestern National.....	28,019	30,747	25,637	23,773
Norwich Union.....	61,487	57,720	18,231	15,380
Ohio Farmers, Le Roy.....	19,757	18,996	9,518	7,629
Orient.....	485,605	40,209	16,906	14,927
Old Colony.....	18,932	16,389	2,845	3,531
Pacific.....	24,848	17,418	17,030	7,116
Palatine.....	36,567	16,747	14,799	6,908
Patriotic, Dublin.....	6,869	2,013	1,506	.....
Pawtucket Mutual.....	346	778	117	315
Pennsylvania.....	55,799	51,905	11,008	10,018
Peoples National.....	51,772	51,545	15,044	7,251
Phoenix, Hartford.....	87,598	93,693	18,835	20,833
Phoenix, Paris.....	16,951	20,256	7,552	4,730
Phoenix, London.....	108,559	101,500	51,044	29,306
Pittsburgh.....	6,730	6,544	3,726	4,518
Potomac.....	10,130	10,244	1,423	858
Providence-Washington.....	75,685	69,897	12,719	14,045
Prussian National.....	18,977	14,304	11,883	10,513
Queen.....	60,433	69,098	29,317	28,179
Reliance.....	34,585	32,176	9,406	7,393
Rhode Island.....	26,076	21,855	14,644	13,694
Richmond.....	18,687	17,410	3,837	5,203
Royal.....	188,094	190,373	78,235	91,173
Royal Exchange.....	48,574	47,846	12,633	12,872
Safeguard.....	26,185	26,614	1,703	1,477
Salamandra.....	15,650	11,921	30,812	32,787
Scottish Union & National.....	106,484	122,883	890	879
Security, New Haven.....	26,137	23,348	18,884	18,020
Seneca, Buffalo.....	7,289	5,827	975	768
Springfield F. & M.....	67,396	66,223	12,875	15,114
Standard, Hartford.....	19,935	19,595	9,040	10,974
Standard, Trenton.....	15,430	12,697	5,002	5,009
State, Liverpool.....	26,948	23,542	27,360	30,608
Sterling, Indianapolis.....	.....	.....	3,927	2,893
Stuyvesant.....	69,447	20,452	21,125	6,886
St. Paul F. & M.....	60,376	59,070	9,569	19,801
Sun, London.....	65,366	70,325	.....	.....
Svea.....	26,126	26,157	9,861	9,240
Teutonia, Dayton.....	4,002	2,206	1,307	977
Teutonia, Pittsburgh.....	6,493	10,862	7,119	8,910
Union, Buffalo.....	12,098	13,398	1,540	1,737
United Firemens.....	30,875	29,954	8,433	3,647
Union, London.....	42,457	11,519	6,446	6,968
Union, Paris.....	10,722	8,556	4,802	3,136
United States.....	117,440	51,103	53,108	9,987
Urbaine.....	12,197	11,465	2,101	2,954
Virginia F. & M.....	32,334	30,749	6,928	8,207
Vulcan, New York.....	38,843	29,892	13,047	7,452
Vulcan, Oakland.....	4,957	956	523	123
Westchester.....	107,444	100,804	54,723	53,535
Western Assurance.....	50,030	30,271	11,750	11,800
Western, Pittsburgh.....	25,702	23,877	11,057	9,575
Williamsburgh City.....	.....	81,152	.....	37,831
Yorkshire.....	27,685	22,442	5,979	3,782

HAIL INSURANCE IN 1916

The following table shows the rank by volume of premium, the premiums, losses and loss ratios of the agency and reinsurance companies, as regards their hail writings in the United States in 1916:

AGENCY COMPANIES.

	Rank.	Premiums.	Losses.	Loss Ratio.
American Central.....	27	\$33,467	\$72,269	215.9
*American, N. J.....	11	225,660	166,928	73.9
Bank. & Merch.....	28	31,675	30,757	97.1
City of Pa.....	36	3,352	2,465	73.5
Coml. Union, Eng.....	8	284,700	316,340	111.1
Connecticut.....	15	159,839	113,985	71.3
Farmers, Ia.....	39	301	55	18.2
†Franklin.....	14	164,448	150,547	91.5
Germ. Alliance.....	30	30,232	33,004	109.1
German-Amer., N. Y.....	4	653,363	657,915	100.6
German, Md.....	37	491	10	2.0
Glens Falls.....	22	78,036	75,771	97.0
Globe & Rut.....	31	18,870	13,950	73.9
†Hartford.....	1	1,651,390	1,646,770	99.7
†Henry Clay.....	23	59,350	27,787	46.8
†Home.....	2	1,480,347	1,447,031	97.7
*Imperial.....	24	40,785	44,824	109.9
Ins. Co. of N. A.....	42	.....	394	.....
L. L. & G., Eng.....	9	243,038	179,205	73.7
*London & Lan.....	26	34,482	30,962	89.7
Mechanics & Traders.....	25	34,834	28,868	82.8
Merchants, N. Y.....	33	11,882	11,771	99.0
†Mich. Coml.....	41	55	.....	.....
Minneapolis.....	10	226,750	270,747	119.4
National, Ct.....	5	618,462	431,233	69.7
National Union.....	21	83,270	47,078	56.5
N. W. National.....	7	409,900	303,535	88.6
Norwich Union.....	34	10,948	5,725	52.2
†Ohio Valley.....	40	136	.....	.....
Old Colony.....	40	136	.....	.....
*Orient.....	13	216,621	267,848	119.0
*Palatine.....	18	102,443	158,787	155.0
*Phoenix, Eng.....	20	87,361	89,072	102.1
Phoenix, Ct.....	32	18,115	13,170	72.7
Providence, Wash.....	19	92,521	94,520	102.1
Royal.....	29	30,307	25,211	83.1
St. Paul.....	3	1,055,726	1,060,749	100.4
Scot. U. & N.....	38	330	.....	.....
Security, Ct.....	16	156,698	170,906	109.0
*†Springfield.....	6	495,571	476,046	96.0
Twin City.....	17	153,556	166,665	108.5
†Westchester.....	12	222,545	228,735	102.7
		\$9,288,602	\$8,915,060	96.6

REINSURANCE COMPANIES.

	Premiums.	Losses.
Cologne.....	\$46,664	\$52,315
Fire Reassurance.....	100,423	120,424
First Bulgarian.....	123,170	157,023
First Russian.....	31,050	22,539
Hamburg Assurance.....	63,277	52,319
Jakor.....	49,718	41,108
Minerva R. & R.....	19,999	22,421
Moscow.....	49,680	36,063
Rossia.....	148,576	167,884
Russian Reinsurance.....	31,050	22,539
Salamandra.....	49,718	41,108
Second Russian.....	18,079	14,948
So. German.....	2,168	.....
Swiss Reinsurance.....	83,216	88,675
Total.....	\$816,788	\$839,366
Grand Total.....	\$10,045,390	\$9,754,426

*Will not write grain in 1917. †Will write Kentucky tobacco in 1917.

FIRE INSURANCE STOCK QUOTATIONS

March 22, 1917

NEW YORK.							
Companies.	Paid-up Capital.	Last Semi- Annual Dividend.	Net Book Value		Bid. Per Cent.	Asked. Per Cent.	Last. Sale.
			December 31, 1916.	Per Cent.			
City	\$ 500,000		6	160	90	110	102
Continental	10,000,000	6	223	222	226	226	
Fidelity-Phenix	2,500,000	5	381	368	373	370	
Germania	1,000,000	12½	433	355	375	365	
German-American	2,000,000	15	633	595	573	570	
German Alliance	400,000	7½	367	275	300	287	
Glens Falls	500,000	30	574	725	800	725	
Globe & Rutgers	700,000	8	993	775	...	800	
Hanover	1,000,000	*2½	190	165	175	190	
Home	6,000,000	12½	314	490	500	495	
Niagara	1,000,000	10	403	365	375	370	
North River	600,000	5	292	165	...	...
Pacific	400,000	5	182	150	160	150	
Stuyvesant	700,000	5	132	99	110	75	
United States	1,000,000	4	264	200	...	...
Westchester	500,000	*10	378	600	650	601¼	

* Quarterly.

PHILADELPHIA.

	Par.	Sales.
Alliance	\$10	21½
Delaware	10	24
Fire Association	50	339
Franklin	25	60
County of Philadelphia	100	125
Girard Fire	100	236
Insurance Co. of North America	10	26
Insurance Co. State of Pennsylvania	100	101¼
Lumberman's	25	104
Mechanics'	25	60
Pennsylvania Fire	100	470
People's National	25	17½
Reliance	59	56¼
United Firemen's	10	11

HARTFORD, CONN.

	Bid.	Asked.
Ætna	\$400	410
Hartford Fire	700	810
Phoenix	400	410
Connecticut	375	...
National Fire	360	375
Hartford Steam Boiler	465	...
Travelers	800	810

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SHORT RATE TABLE

NATIONAL BOARD

The National Board table has now been adopted by the Eastern Union, The Union (Western Union), Western Insurance Bureau, the New England Insurance Exchange, the South-Eastern Underwriters' Association, the Underwriters' Association of the Middle Department, the Board of Fire Underwriters of Allegheny County, the Insurance Association of Providence, R. I., the Baltimore Association, the Underwriters' Association of Washington, D. C., the Western Insurance Bureau, and by Atlee Brown, schedule rating expert, Philadelphia Fire Underwriters Association, Philadelphia Suburban Underwriters Association, Underwriters' Association of District of Columbia. It is probable that the table will be universally adopted in this country in a short time. Constant effort to that end is being made.

SHORT RATE TABLE FOR TERM POLICIES.

PERCENTAGE TO BE CHARGED OR RETAINED.

Time, Months.	Two Year Policy written at		Three Year Policy written at		Four Year Policy written at		Five Year Policy written at	
	1½	1½	2½	2	3½	2½	4	3
	Annually.	Annually.	Annually.	Annually.	Annually.	Annually.	Annually.	Annually.
1.....	11.	13.	8.	10.	6.	8.	5.	7.
2.....	17.	20.	12.	15.	9.	12.	8.	10.
3.....	23.	27.	16.	20.	12.	16.	10.	14.
4.....	29.	33.	20.	25.	15.	20.	13.	17.
5.....	34.	40.	24.	30.	18.	24.	15.	20.
6.....	40.	47.	28.	35.	22.	28.	18.	24.
7.....	43.	50.	30.	38.	23.	30.	19.	25.
8.....	46.	53.	32.	40.	25.	32.	20.	27.
9.....	49.	57.	34.	43.	26.	34.	21.	29.
10.....	51.	60.	36.	45.	28.	36.	23.	30.
11.....	54.	63.	38.	48.	29.	38.	24.	32.
12.....	57.	67.	40.	50.	31.	40.	25.	34.
13.....	61.	70.	43.	52.	33.	42.	27.	35.
14.....	64.	72.	45.	54.	35.	43.	28.	36.
15.....	68.	75.	48.	56.	37.	45.	30.	38.
16.....	71.	78.	50.	58.	38.	47.	31.	39.
17.....	75.	81.	53.	60.	40.	48.	33.	40.
18.....	79.	83.	55.	63.	42.	50.	34.	42.
19.....	82.	86.	58.	65.	44.	52.	36.	43.
20.....	86.	89.	60.	67.	46.	53.	38.	44.
21.....	89.	92.	63.	69.	48.	55.	39.	46.
22.....	93.	94.	65.	71.	50.	57.	41.	47.
23.....	96.	97.	68.	73.	52.	58.	42.	49.
24.....	100.	100.	70.	75.	54.	60.	44.	50.

Time, Months.	Three Year Policy written at		Four Year Policy written at		Five Year Policy written at	
	2½	2	3½	2½	4	3
	Annually.	Annually.	Annually.	Annually.	Annually.	Annually.
25.....	73.	77.	56.	62.	45.	51.
26.....	75.	79.	58.	63.	47.	53.
27.....	78.	81.	60.	65.	48.	54.
28.....	80.	83.	62.	67.	50.	56.
29.....	83.	85.	63.	68.	52.	57.
30.....	85.	88.	65.	70.	53.	58.
31.....	88.	90.	67.	72.	55.	60.
32.....	90.	92.	69.	73.	56.	61.
33.....	93.	94.	71.	75.	58.	63.
34.....	95.	96.	73.	77.	59.	64.
35.....	98.	98.	75.	78.	61.	65.
36.....	100.	100.	77.	80.	63.	67.
37.....			79.	82.	64.	68.
38.....			81.	83.	66.	69.
39.....			83.	85.	67.	71.
40.....			85.	87.	69.	72.
41.....			87.	88.	70.	74.
42.....			88.	90.	72.	75.
43.....			90.	92.	73.	76.
44.....			92.	93.	75.	78.
45.....			94.	95.	77.	79.
46.....			96.	97.	78.	81.

Short Rate Table for Term Policies

SHORT RATE TABLE FOR TERM POLICIES.

PERCENTAGE TO BE CHARGED OR RETAINED.

Time. Months.	Three Year Policy written at		Four Year Policy written at		Five Year Policy written at	
	2½ Annually.	2 Annually.	3½ Annually.	2½ Annually.	4 Annually.	3 Annually.
47.....			98.	98.	80.	82.
48.....			100.	100.	81.	83.
49.....					83.	85.
50.....					84.	86.
51.....					86.	88.
52.....					88.	89.
53.....					89.	90.
54.....					91.	92.
55.....					92.	93.
56.....					94.	94.
57.....					95.	96.
58.....					97.	97.
59.....					98.	99.
60.....					100.	100.

Intermediate periods, not shown, may be interpolated. Percentages for same to be calculated in harmony with these tables.

SHORT RATE TABLE FOR ONE YEAR POLICIES.

Time.	Per Cent.	Time.	Per Cent.
1 day	2	55 days	29
2 days	4	60 (2 months)	30
3 days	5	65 days	33
4 days	6	70 days	36
5 days	7	75 days	37
6 days	8	80 days	38
7 days	9	85 days	39
8 days	9	90 (3 months)	40
9 days	10	105 days	46
10 days	10	120 (4 months)	50
11 days	11	135 days	56
12 days	11	150 (5 months)	60
13 days	12	165 days	66
14 days	13	180 (6 months)	70
15 days	13	195 days	73
16 days	14	210 (7 months)	75
17 days	15	225 days	78
18 days	16	240 (8 months)	80
19 days	16	255 days	83
20 days	17	270 (9 months)	85
25 days	19	285 days	88
30 (1 month)	20	300 (10 months)	90
35 days	23	315 days	93
40 days	25	330 (11 months)	95
45 days	27	345 days	98
50 days	28	360 (12 months)	100

MALE AND FEMALE POPULATION

OF THE UNITED STATES.

The total male population of the United States according to the census of 1910 is 47,332,122, and the total female population is 44,640,144. There are therefore 106 males per 100 females in this country. Of this number there are 25,229,294 native white males and 24,259,147 native white females having white parents, and with foreign parents there are 9,427,053 native white males and 9,473,610 native white females. The negro population in the United States in 1910 was 9,827,763, of which 79.1 per cent. were of pure negro blood and 20.9 per cent. were mulattos. The estimated population in 1915 was 10,584,971.

SHORT RATE TABLES

Adopted in May, 1913, by the N. Y. Fire Insurance Exchange

I. SHORT RATE TABLE FOR ANNUAL OR SHORT TERM POLICIES.

In writing short term policies (i. e., policies having a shorter term than one year), and in cancelling at short rates either short term or annual policies, charge or retain the percentage of annual premium indicated in following table opposite the time for which computation is made:

Per Cent.		Per Cent.	
1 day.....	2	19 days.....	16
2 days.....	4	20 days.....	17
3 days.....	5	25 days.....	19
4 days.....	6	30 (1 month).....	20
5 days.....	7	45 days.....	27
6 days.....	8	60 (2 months).....	30
7 days.....	9	75 days.....	37
8 days.....	9	90 (3 months).....	40
9 days.....	10	120 (4 months).....	50
10 days.....	10	150 (5 months).....	60
11 days.....	11	180 (6 months).....	70
12 days.....	11	210 (7 months).....	75
13 days.....	12	240 (8 months).....	80
14 days.....	13	270 (9 months).....	85
15 days.....	13	300 (10 months).....	90
16 days.....	14	330 (11 months).....	95
17 days.....	15	360 (12 months).....	100
18 days.....	16		

II. SHORT RATE TABLE FOR TERM POLICIES WRITTEN AT THREE-FOURTHS OF ANNUAL RATE FOR EACH YEAR AFTER FIRST.

In cancelling at short rates a term policy written for two, three, four or five years at three-fourths of annual rate for each year after first, retain the percentage of premium for entire term indicated in following table opposite the time for which computation is made.

[N. B.—The short rate earned premium on a term policy (i. e., a policy having a longer term than one year) written as above, but for an irregular term or a term longer than five years is to be ascertained as follows: If cancellation is made before end of first year, use Table I above; if cancellation is made at or after end of first year, add to full annual premium three-fourths of annual premium for each additional year of term after first year, and pro rata proportion of three-fourths of annual premium for each fraction of such additional year.]

Months.	Two Year Policy.	Three Year Policy.	Four Year Policy.	Five Year Policy.	Months.	Two Year Policy.	Three Year Policy.	Four Year Policy.	Five Year Policy.
1.....	11.43	8	6.15	5	27.....	77.5-	59.62	48.44	
2.....	17.14	12	9.23	7.5	28.....	80	61.54	50	
3.....	22.86	16	12.31	10	29.....	82.5	63.46	51.56	
4.....	28.57	20	15.38	12.5	30.....	85	65.38	53.13	
5.....	34.28	24	18.46	15	31.....	87.5	67.31	54.69	
6.....	40	28	21.54	17.5	32.....	90	69.23	56.25	
7.....	42.86	30	23.08	18.75	33.....	92.5	71.15	57.81	
8.....	45.71	32	24.62	20	34.....	95	73.08	59.38	
9.....	48.57	34	26.15	21.25	35.....	97.5	75	60.94	
10.....	51.43	36	27.69	22.5	36.....	100	76.92	62.5	
11.....	54.29	38	29.23	23.75	37.....		78.85	64.06	
12.....	57.14	40	30.77	25	38.....		80.77	65.63	
13.....	60.71	42.5	32.69	26.56	39.....		82.69	67.19	
14.....	64.29	45	34.62	28.13	40.....		84.62	68.75	
15.....	67.86	47.5	36.54	29.69	41.....		86.54	70.31	
16.....	71.43	50	38.46	31.25	42.....		88.46	71.88	
17.....	75	52.5	40.38	32.81	43.....		90.38	73.44	
18.....	78.57	55	42.31	34.38	44.....		92.31	75	
19.....	82.14	57.5	44.23	35.94	45.....		94.23	76.56	
20.....	85.71	60	46.15	37.5	46.....		96.15	78.13	
21.....	89.29	62.5	48.08	39.06	47.....		98.08	79.69	
22.....	92.86	65	50	40.63	48.....		100	81.25	
23.....	96.43	67.5	51.92	42.19	49.....			82.81	
24.....	100	70	53.85	43.75	50.....			84.38	
25.....		72.5	55.77	45.31	51.....			85.94	
26.....		75	57.69	46.88	52.....			87.5	

Short Rate Table of N. Y. Fire Ins. Exchange—(Continued)

Months.	Five Year Policy.	Months.	Five Year Policy.
53.....	89.06	57.....	95.31
54.....	90.63	58.....	96.88
55.....	92.19	59.....	98.44
56.....	93.75	60.....	100

In cancelling or writing insurance, whether under annual or term policies, for a term not appearing in the regular short rate table, the charge for the next longer term appearing in the table shall be taken.

SHORT RATE TABLE

IN USE ON THE PACIFIC COAST. APPROVED MARCH 18, 1902.

Time Policy Has Been (or Is to Be) in Force.	If Written for One Year Policy Earns Per Cent. of Annual Premium.	Time Policy Has Been in Force.	If Written for Three Years' Term, Policy Earns Per Cent. of the Term Premium.	If Written for Five Years' Term, Policy Earns Per Cent. of the Term Premium.
1 Day.....	2	1 Month.....	10	7
2	4	2	15	10
3	5	3	20	13
4	6	4	25	17
5	7	5	30	20
6	8	6	35	23
7	9	7	38	25
8	9	8	40	27
9	10	9	43	28
10	10	10	45	30
11	11	11	48	32
12	12	12	50	33
13	13	13	53	35
14	13	14	57	38
15	14	15	60	40
16	14	16	63	42
17	15	17	67	45
18	16	18	70	47
19	16	19	72	48
20	17	20	74	49
25	19	21	75	50
30—1 month.....	20	22	77	51
35	23	23	79	53
40	26	24	80	54
45	27	25	82	55
50	28	26	84	56
55	29	27	85	57
60—2 months.....	30	28	87	58
65	33	29	89	59
70	36	30	90	60
75	37	31	92	61
80	38	32	94	63
85	39	33	95	64
90—3 months.....	40	34	97	65
105	46	35	99	66
120—4 months.....	50	36	100	67
135	56	42 .....	...	80
150—5 months.....	60	48 .....	...	90
165	66	54 .....	...	93
180—6 months.....	70	60 .....	...	100
195	73			
210—7 months.....	75			
225	78			
240—8 months.....	80			
255	83			
270—9 months.....	85			
285	88			
300—10 months.....	90			
315	93			
330—11 months.....	95			
360—12 months.....	100			

IOWA SHORT RATE TABLE

The following cancellation table was prepared by the Auditor of State of Iowa, in accordance with the provisions of Section 1729 of the Code:

Per Cent. of Annual Premium.		Per Cent. of Annual Premium.	
1 Day	2	17 Days	15
2 Days	4	18 Days	16
3 Days	5	19 Days	16
4 Days	6	20 Days	17
5 Days	7	25 Days	19
6 Days	8	30 Days	20
7 Days	9	35 Days	23
8 Days	9	40 Days	26
9 Days	10	45 Days	27
10 Days	10	50 Days	28
11 Days	11	55 Days	29
12 Days	12	60 Days	30
13 Days	13	65 Days	33
14 Days	13	70 Days	36
15 Days	14	75 Days	37
16 Days	14	80 Days	38

Per Cent. of Annual Premium.		Per Cent. of Annual Premium.	
85 Days	39	225 Days	78
90 Days or 3 months	40	240 Days or eight months	80
105 Days	45	255 Days	83
120 Days or four months	50	270 Days or nine months	85
135 Days	55	285 Days	88
150 Days or five months	60	300 Days or ten months	90
165 Days	65	315 Days	93
180 Days or six months	70	330 Days or eleven months	95
195 Days	73	360 Days or twelve months	100
210 Days or seven months	75		

Two Years.

For 2 months or less	25 per cent. of term premium
Over 2 and not exceeding 4 months	30 " " "
Over 4 and not exceeding 6 months	40 " " "
Over 6 and not exceeding 8 months	50 " " "
Over 8 and not exceeding 10 months	60 " " "
Over 10 and not exceeding 12 months	70 " " "
Over 12 and not exceeding 14 months	75 " " "
Over 14 and not exceeding 16 months	80 " " "
Over 16 and not exceeding 18 months	85 " " "
Over 18 and not exceeding 20 months	90 " " "
Over 20 and not exceeding 22 months	95 " " "
Over 22 months	100 " " "

Three Years.

For 3 months or less	25 per cent. of term premium.
Over 3 and not exceeding 6 months	30 " " "
Over 6 and not exceeding 9 months	40 " " "
Over 9 and not exceeding 12 months	50 " " "
Over 12 and not exceeding 15 months	60 " " "
Over 15 and not exceeding 18 months	70 " " "
Over 18 and not exceeding 21 months	75 " " "
Over 21 and not exceeding 24 months	80 " " "
Over 24 and not exceeding 27 months	85 " " "
Over 27 and not exceeding 30 months	90 " " "
Over 30 and not exceeding 33 months	95 " " "
Over 33 months	100 " " "

Four Years.

For 4 months or less	25 per cent. of term premium.
Over 4 and not exceeding 8 months	30 " " "
Over 8 and not exceeding 12 months	40 " " "
Over 12 and not exceeding 16 months	50 " " "
Over 16 and not exceeding 20 months	60 " " "

Iowa Short Rate Table—(Continued)

Over 20 and not exceeding 24 months	70	per cent. of term premium.
Over 24 and not exceeding 28 months	75	" " " "
Over 28 and not exceeding 32 months	80	" " " "
Over 32 and not exceeding 36 months	85	" " " "
Over 36 and not exceeding 40 months	90	" " " "
Over 40 and not exceeding 44 months	95	" " " "
Over 44 months	100	" " " "

FIVE YEARS.

For 5 months or less	25	per cent. of term premium.
Over 5 and not exceeding 10 months	30	" " " "
Over 10 and not exceeding 15 months	40	" " " "
Over 15 and not exceeding 20 months	50	" " " "
Over 20 and not exceeding 25 months	60	" " " "
Over 25 and not exceeding 30 months	70	" " " "
Over 30 and not exceeding 35 months	75	" " " "
Over 35 and not exceeding 40 months	80	" " " "
Over 40 and not exceeding 45 months	85	" " " "
Over 45 and not exceeding 50 months	90	" " " "
Over 50 and not exceeding 55 months	95	" " " "
Over 55 months	100	" " " "

SIX YEARS.

For 6 months or less	25	per cent. of term premium.
Over 6 and not exceeding 12 months	30	" " " "
Over 12 and not exceeding 18 months	40	" " " "
Over 18 and not exceeding 24 months	50	" " " "
Over 24 and not exceeding 30 months	60	" " " "
Over 30 and not exceeding 36 months	70	" " " "
Over 36 and not exceeding 42 months	75	" " " "
Over 42 and not exceeding 48 months	80	" " " "
Over 48 and not exceeding 54 months	85	" " " "
Over 54 and not exceeding 60 months	90	" " " "
Over 60 and not exceeding 66 months	95	" " " "
Over 66 months	100	" " " "

NOTE—Refer to the table representing the year or years for which policy was written. Find time therein which the policy has run. The percentage opposite is that of the premium which may be retained by the company.

ANNUAL FIRE WASTE

IN THE UNITED STATES AND CANADA, 1875-1915.

Years.	Property Loss.	Insurance Loss.	Years.	Property Loss.	Insurance Loss.
1875	\$78,102,285	\$39,325,400	1897	\$116,354,570	\$66,722,140
1876	64,630,600	34,374,500	1898	130,593,905	73,796,080
1877	68,265,800	37,398,900	1899	153,597,830	92,683,715
1878	64,315,900	36,575,900	1900	160,929,805	95,403,650
1879	77,703,700	44,464,700	1901	174,160,680	106,680,590
1880	74,643,400	42,525,000	1902	161,488,355	94,775,045
1881	81,289,900	44,641,900	1903	145,302,155	104,532,000
1882	84,505,024	48,875,131	1904	222,198,050	144,621,235
1883	100,149,228	54,808,664	1905	165,221,650	116,446,324
1884	110,008,611	60,679,818	1906	518,611,800	292,124,866
1885	102,818,796	57,439,789	1907	215,084,709	127,847,000
1886	104,924,750	60,506,567	1908	217,885,850	157,842,500
1887	120,283,055	69,659,508	1909	203,649,200	121,800,000
1888	110,885,665	63,965,724	1910	234,476,650	140,400,000
1889	123,046,833	73,679,463	1911	234,337,250	139,900,000
1890	108,993,792	65,015,465	1912	225,320,900	135,200,000
1891	143,764,967	90,576,918	1913	224,723,350	133,300,000
1892	151,516,098	93,511,936	1914	235,591,350	140,000,000
1893	167,544,370	105,994,577	1915	192,836,200	110,000,000
1894	140,006,484	89,574,699	1916	227,683,070	136,609,842
1895	142,110,233	84,689,030			
1896	118,737,420	73,903,800			
			Total 42 yrs. \$6,715,818,829 \$4,019,363,716		

GREAT AMERICAN CONFLAGRATIONS

Since 1820.

	Est'd Loss.
1820—June 10, Savannah, Ga.....	\$5,000,000
1834—December 16, New York City.....	17,500,000
1845—July 9, New York City.....	7,000,000
1848—August 10, Albany, N. Y.....	5,000,000
1861—December 12, Charleston, S. C.....	10,000,000
1866—July 4, Portland, Me.....	10,000,000
1871—October 8, Chicago, Ill.....	165,000,000
1872—November 9, Boston, Mass.....	70,000,000
1873—October 26, Virginia City, Nev.....	7,500,000
1889—June 10, Seattle, Wash.....	6,625,000
1901—May 3, Jacksonville, Fla.....	10,000,000
1902—February 10, Paterson, N. J.....	5,800,000
1902—October 20, Milwaukee, Wis.....	5,000,000
1904—February 7, Baltimore, Md.....	50,000,000
1906—April 18, San Francisco, Cal.....	350,000,000
1908—April 12, Chelsea, Mass.....	6,000,000
1912—February 1, Houston, Tex.....	4,500,000
1914—June 25, Salem, Mass.....	8,000,000
1915—September 4, Newport News, Va.....	2,000,000
1916—March 21, Paris, Texas.....	10,000,000
1916—March 23, Augusta, Ga.....	5,000,000
1916—March 25, Nashville, Tenn.....	1,500,000
1916—July 30, Black Tom Island, N. J.....	4,000,000
1917—January 30, Hartford, Conn.....	1,500,000
1917—February 3, Saxon Motors, Detroit.....	2,600,000
1917—January 11, Canadian Car Co., Kingsland, N. J.....	2,500,000

MONTHLY FIRE LOSSES

IN THE UNITED STATES AND CANADA.

Months.	1911.	1912.	1913.	1914.	1915.	1916.
January...	\$21,922,450	\$35,653,150	\$20,193,250	\$23,204,700	\$20,060,600	\$21,423,350
February ..	16,415,000	28,601,650	22,084,600	21,744,200	13,081,250	24,770,770
March	31,569,800	16,650,850	17,511,000	25,512,750	18,786,400	38,680,250
April	17,670,550	16,349,400	16,738,250	17,700,800	18,180,350	12,681,050
May	21,422,000	21,043,950	17,225,850	15,507,800	11,388,450	15,973,500
June	20,691,950	16,103,450	24,942,700	29,348,000	10,893,950	12,247,500
July	25,301,150	15,219,100	20,660,900	17,539,800	9,006,800	23,013,800
August ...	12,662,650	14,158,800	21,180,700	11,765,650	10,067,100	10,745,000
September..	11,333,250	13,770,300	17,919,300	14,383,050	14,823,500	12,244,625
October ...	13,945,000	13,651,650	14,932,750	14,004,700	14,465,850	17,701,375
November..	18,680,600	16,172,300	15,207,600	21,372,750	21,204,850	19,898,450
December..	22,722,850	17,967,000	16,126,450	23,507,150	20,877,100	18,303,400
Totals..	\$234,337,250	\$225,320,600	\$224,723,350	\$235,591,350	\$782,836,200	\$227,683,070

LIFE INSURANCE GROWTH IN TWO DECADES

Figures Compiled by The Association of Life Insurance Presidents.

Insurance Progress—1894-1904

	1894	1904	Increase or Decrease, Percent.
Insurance in Force.....	\$ 5,566,166,664	\$ 12,547,937,441	125.45
Insurance in Force Per Capita.....	\$ 82	\$ 152	85.36
Number of Policies, Ordinary.....	1,844,155	5,208,441	182.42
Number of Policies, Industrial.....	6,858,238	15,674,114	128.54
Average Size of Policy, Ordinary.....	\$ 2,583	\$ 1,999	- 22.61
Average Size of Policy, Industrial.....	\$ 117	\$ 136	16.24
Admitted Assets.....	\$ 1,073,156,679	\$ 2,498,960,968	132.86
Number of Life Insurance Companies...	56	93	66.07

Insurance Progress—1904-1914

	1904	1914	Increase or Decrease, Percent.
Insurance in Force.....	\$ 12,547,937,441	\$ 21,589,172,372	72.08
Insurance in Force Per Capita.....	\$ 152	\$ 219	43.83
Number of Policies, Ordinary.....	5,208,441	9,252,941	77.65
Number of Policies, Industrial.....	15,674,114	31,159,038	98.79
Average Size Policy, Ordinary.....	\$ 1,999	\$ 1,883	- 5.80
Average Size Policy, Industrial.....	\$ 136	\$ 134	- 1.47
Admitted Assets.....	\$ 2,498,960,968	\$ 4,935,252,793	97.49
Number of Life Companies.....	93	250	168.81

AMERICAN EXPERIENCE TABLE OF MORTALITY

Age.	Num- ber Living.	Num- ber Dying.	Expect- ation of Life	Age.	Num- ber Living.	Num- ber Dying.	Expect- ation of Life.	Age.	Num- ber Living.	Num- ber Dying.	Expect- ation of Life
10	100,000	749	49.73	39	76,802	750	28.90	68	43,133	3,343	9.47
11	99,261	746	48.08	40	76,106	705	28.18	69	40,890	2,331	8.97
12	98,505	743	47.45	41	77,341	774	27.45	70	38,569	2,301	8.48
13	97,708	740	46.80	42	76,667	785	26.73	71	36,178	2,448	8.00
14	97,023	737	46.16	43	76,783	797	26.00	72	33,730	2,487	7.53
15	96,365	735	45.50	44	74,985	813	25.37	73	31,343	2,605	7.11
16	95,800	733	44.85	45	74,173	833	24.64	74	28,735	2,801	6.69
17	94,813	730	44.19	46	73,345	848	23.81	75	26,227	2,476	6.27
18	94,069	727	43.53	47	72,497	870	23.08	76	23,761	2,431	5.86
19	93,303	725	42.87	48	71,627	893	22.35	77	21,330	2,369	5.45
20	92,687	723	42.20	49	70,731	927	21.63	78	18,961	2,301	5.11
21	91,914	722	41.53	50	69,804	968	20.91	79	16,670	2,196	4.74
22	91,128	721	40.86	51	68,842	1,001	20.20	80	14,474	2,091	4.39
23	90,471	720	40.17	52	67,841	1,044	19.49	81	12,383	1,984	4.05
24	89,751	719	39.49	53	66,797	1,091	18.79	82	10,419	1,816	3.71
25	89,082	718	38.81	54	65,706	1,143	18.09	83	8,605	1,643	3.39
26	88,314	718	38.13	55	64,563	1,199	17.40	84	6,955	1,470	3.06
27	87,566	718	37.45	56	63,364	1,260	16.73	85	5,485	1,298	2.77
28	86,878	718	36.78	57	62,104	1,325	16.06	86	4,198	1,114	2.47
29	86,160	719	36.08	58	60,779	1,394	15.39	87	3,079	908	2.18
30	85,441	720	35.38	59	59,385	1,468	14.74	88	2,148	744	1.91
31	84,721	721	34.68	60	57,917	1,546	14.10	89	1,408	653	1.66
32	84,000	723	33.97	61	56,371	1,628	13.47	90	847	565	1.40
33	83,277	723	33.21	62	54,743	1,713	12.86	91	468	546	1.19
34	82,552	723	32.50	63	53,080	1,800	12.26	92	216	137	1.00
35	81,833	723	31.78	64	51,230	1,889	11.67	93	79	60	0.89
36	81,090	727	31.07	65	49,341	1,980	11.10	94	31	18	0.64
37	80,328	743	29.25	66	47,381	2,070	10.64	95	8	8	0.39
38	79,611	749	28.08	67	45,391	2,168	10.00				

BUSINESS FAILURES IN THE UNITED STATES

The following returns of business failures in the United States were published by Bradstreet's, the leading American periodical devoted to business statistics:

Years.	No. Failures.	Actual Assets, Millions.	Total Liabilities, Millions.	Per cent. Assets to Liabilities.	Number in Business.	Per cent. Failing.
1916.....	16,496	\$86.1	\$175.1	49.1	1,790,776	1.92
1915.....	15,035	160.8	284.1	56.5	1,770,914	1.07
1914.....	16,769	197.2	357.1	55.2	1,749,101	.95
1913.....	14,551	159.0	292.3	54.3	1,718,345	.84
1912.....	13,812	98.5	198.9	49.5	1,673,452	.82
1911.....	12,646	102.0	188.1	54.2	1,637,650	.77
1910.....	11,573	94.2	188.7	49.8	1,592,599	.72
1909.....	11,545	69.3	140.7	49.2	1,543,444	.76
1908.....	14,644	168.4	295.9	56.9	1,487,813	.94
1907.....	10,265	287.9	383.7	75.0	1,447,680	.70
1906.....	9,385	63.1	127.2	50.0	1,401,085	.66
1905.....	9,967	65.0	121.8	53.3	1,352,947	.73
1904.....	10,417	75.7	143.6	52.7	1,307,746	.79
1903.....	9,775	84.1	154.3	54.5	1,272,909	.76
1902.....	9,973	50.4	105.5	47.7	1,238,973	.80
1901.....	10,648	61.1	130.1	46.9	1,201,862	.88
1900.....	9,912	60.1	127.2	47.2	1,161,639	.85
1899.....	9,642	60.1	119.8	50.1	1,125,873	.85
1898.....	11,615	73.1	141.6	51.6	1,093,373	1.06
1897.....	13,083	86.5	158.7	54.5	1,086,056	1.20
1896.....	15,094	147.8	246.9	59.9	1,079,070	1.40
1895.....	12,958	87.6	158.7	55.2	1,053,633	1.23
1894.....	12,724	83.2	151.5	54.9	1,047,974	1.21
1893.....	15,508	231.5	382.1	60.6	1,059,014	1.46
1892.....	10,270	54.7	108.6	50.3	1,035,564	.99
1891.....	12,394	102.9	193.1	53.3	1,018,021	1.21
1890.....	10,673	92.7	175.0	52.9	989,420	1.07
1889.....	11,719	70.5	140.7	50.0	978,000	1.20
1888.....	10,587	61.9	120.2	52.0	955,000	1.10
1887.....	9,740	64.6	130.6	50.0	933,000	1.04
1886.....	10,568	55.8	113.6	49.0	920,000	1.15
1885.....	11,116	55.2	119.1	46.0	890,000	1.25

CAUSES OF BUSINESS FAILURES IN 1915.

Failures due to	Number.	Assets.	Liabilities.
Incompetence.....	5,486	\$18,727,522	\$39,268,997
Inexperience.....	990	3,784,910	7,387,618
Lack of capital.....	4,995	27,431,650	58,223,655
Unwise credits.....	308	2,270,405	3,882,151
Failures of others.....	146	3,945,228	6,540,905
Extravagance.....	108	517,323	1,597,527
Neglect.....	396	934,749	2,895,608
Competition.....	791	2,170,347	4,672,317
Specific conditions.....	2,206	16,640,317	29,761,361
Speculation.....	59	3,331,066	5,849,093
Fraud.....	1,101	6,317,533	15,152,926
Total.....	16,496	\$86,071,050	\$175,232,158

BANK AND TRUST COMPANY SUSPENSIONS IN TWENTY-ONE YEARS.

	Assets.	Liabilities.		Assets.	Liabilities.
1916.....	\$3,445,572	\$5,980,798	1904.....	\$15,932,622	\$22,339,366
1915.....	22,382,418	33,412,739	1903.....	27,256,855	34,151,677
1914.....	34,506,111	47,636,047	1902.....	3,882,486	6,408,738
1913.....	45,081,174	62,474,453	1901.....	10,198,985	15,622,837
1912.....	5,249,120	8,936,971	1900.....	3,910,510	8,587,468
1911.....	20,459,224	26,192,336	1899.....	17,542,636	24,504,570
1910.....	24,691,178	31,735,374	1898.....	12,308,820	15,997,792
1909.....	9,205,014	11,627,328	1897.....	15,733,962	20,694,599
1908.....	66,735,872	93,525,408	1896.....	47,528,728	56,679,370
1907.....	188,464,606	206,266,363	1895.....	18,891,395	22,764,638
1906.....	13,064,135	22,879,445	1894.....	10,985,632	13,969,950
1905.....	18,438,860	24,019,740			

ACCEPTABLE FEDERAL SURETIES

Names and Location of Companies.	Qualifying Powers.		
	On basis of financial statement for the year ended Dec. 31, 1916.	Limit on any one bond to per cent. of capital and	Surplus.
	Capital.	Surplus and Undivided Profits.	Surplus.
Ætna Accident & Liability, Hartford.....	\$1,000,000	\$3,253,296	\$425,329
Hartford Accident & Indemnity, Hartford....	800,000	239,067	103,906
Chicago Bonding & Surety, Chicago.....	250,000	13,870	26,387
American Bonding of Baltimore.....	375,000	33,741	40,874
Fidelity & Deposit of Maryland, Baltimore....	3,000,000	2,049,178	504,917
Maryland Casualty, Baltimore.....	1,500,000	1,460,971	296,097
United States Fidelity & Guaranty, Baltimore..	3,000,000	1,618,488	461,848
Massachusetts Bonding & Insurance, Boston..	1,500,000	342,959	184,295
*†New England Equitable Insurance, Boston..	1,000,000	—705,089	29,491
*Equitable Surety, St. Louis.....	500,000	122,986	62,298
International Fidelity Insurance, Jersey City..	300,000	511,173	81,117
American Surety of New York.....	5,000,000	1,291,008	629,100
*†Casualty Co. of America, New York.....	750,000	—500,000	25,000
Fidelity & Casualty of New York.....	1,000,000	2,277,406	327,740
Globe Indemnity, New York.....	750,000	532,947	128,294
London & Lancashire Indemnity of America..	750,000	266,794	101,679
National Surety, New York.....	4,000,000	4,255,945	825,594
New Amsterdam Casualty, Baltimore, Md....	1,000,000	299,821	129,982
Royal Indemnity, New York.....	1,000,000	598,126	159,812
United States Guarantee, New York.....	250,000	649,223	89,922
Southern Surety, St. Louis, Mo.....	600,000	182,556	78,255
Pennsylvania Surety, Harrisburg.....	250,000	250,683	50,068
American Indemnity, Galveston.....	500,000	223,470	72,347
*†American Fidelity, Montpelier.....	305,500	—19,914	28,558
Totals.....	\$29,380,500	\$19,248,717	\$4,862,921
			Limit of reinsurance on any one bond.
Reinsuring Companies.			
Guarantee Company of North America.....			\$50,000
European Accident.....			60,000
Preferred Accident.....			100,000
Norwegian Globe.....			70,000

* This company has ceased to write fidelity and surety insurance.

† Capital impaired.

‡ In hands of receivers.

§ Chicago Bonding and Surety Company has consolidated with the Prudential Casualty Company, of Indianapolis, Ind., and will file with the Treasury Department its statement showing an increased capital and surplus.

EMBEZZLEMENTS IN 1916

The following statistics of embezzlements in business and public service in 1916 in the United States were prepared by the bonding department of the Fidelity and Casualty Company of New York:

	1915.	1916.	Increase.
Banks and trusts.....	\$2,351,435	\$2,651,388	\$299,953
Beneficial associations	462,054	430,617	*31,437
Public service	652,847	851,236	198,389
General business	1,464,540	1,593,928	129,388
Insurance companies	150,888	144,550	*6,338
Courts and trusts	287,596	224,462	*63,134
Transportation companies	232,859	74,162	*158,697
Miscellaneous	408,468	292,672	*115,896
Total	\$6,010,687	\$6,263,016	\$283,352
*Decrease.			

CASUALTY AND SURETY EXPERIENCE IN 1916

PREMIUMS AND LOSSES OF COMPANIES REPORTING TO THE NEW YORK INSURANCE DEPARTMENT.

	1915 Experience			1916 Experience		
	Written Premiums.	Paid Losses.	Ratio %.	Written Premiums.	Paid Losses.	Ratio %.
Accident and health.....	\$32,102,886	\$15,647,024	48.7	\$37,297,592	\$17,631,739	47.3
Liability	33,681,241	21,555,753	64.0	38,880,893	20,430,326	52.5
Compensation	30,635,002	15,576,741	50.8	45,114,703	24,499,034	54.3
Fidelity and surety.....	22,004,466	7,118,074	32.4	23,662,014	5,747,519	24.3
Plate glass.....	4,673,942	1,786,981	38.2	4,841,627	2,521,568	52.1
Burglary	4,446,091	1,709,987	38.5	5,240,001	1,840,970	35.1
Sprinkler	238,140	79,620	32.2	254,624	99,824	39.2
Live stock	286,343	132,195	46.2	285,460	84,966	29.8
Credit	1,395,713	939,765	67.3	1,413,566	293,423	20.8
Property damage.....	4,616,513	1,880,391	40.7	7,272,346	3,084,110	42.3
Workmen's collective....	305,774	187,397	61.3	221,309	149,038	67.3
Steam boiler and fly wheel.	3,010,230	199,032	6.6	3,919,066	303,310	7.7
Totals.....	\$137,657,751	\$66,812,960	48.6	\$168,403,201	\$76,685,827	45.5

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FIVE DOLLARS PER ANNUM IN ADVANCE

THE WEEKLY UNDERWRITER

80 MAIDEN LANE

NEW YORK

AUTOMOBILE INSURANCE COMPANIES

in the United States

Ætna, Hartford.
 Agricultural, Watertown.
 Alliance, Philadelphia.
 Alliance, London.
 American Automobile, St. Louis.
 American Central, St. Louis.
 American Eagle, New York.
 American & Foreign Marine.
 American Mutual Compensation, N. Y.
 American, Newark.
 Assurance Company of America.
 Atlas, London.
 Automobile Insurance Company, Hartford.
 Automobile Mutual, Des Moines.
 Automobile Mutual, Providence.
 Boston.
 California, San Francisco.
 Camden, New Jersey.
 Central States.
 Century, Edinburgh.
 Colonial, New York.
 Columbia, Jersey City.
 Columbian, Indianapolis.
 Continental, New York.
 Commercial Union, New York.
 Commercial Union, London.
 Commonwealth, New York.
 Connecticut.
 English American Underwriters.
 Equitable F. & M., Providence.
 Farmers, Cedar Rapids.
 Federal, Jersey City.
 Federal Union, Chicago.
 Fidelity-Phenix, New York.
 Fireman's Fund, San Francisco.
 Franklin Fire, Philadelphia.
 German Alliance, New York.
 German American, New York.
 Glens Falls.
 Globe & Rutgers.
 Guardian, Salt Lake City.
 Hamilton Fire, New York.
 Hanover, New York.
 Hartford Fire, Conn.
 Home, Hawaii.
 Home, New York.
 Indemnity Mutual Marine.
 Insurance Company of North America.
 Independence, Philadelphia.
 Insurance Company of State of Penna.
 Iowa Manufacturers.
 Liverpool & London & Globe, New York.
 Liverpool & London & Globe, England.
 London & Lancashire.
 Mannheim, Germany.

Marine, England.
 Maryland Motor Car.
 Massachusetts Mutual Automobile, Boston.
 Massachusetts Fire & Marine.
 Mechanics & Traders, New Orleans.
 Mercantile, New York.
 Merchants National, Chicago.
 Michigan Commercial.
 Milwaukee, Mechanics, Milwaukee.
 National of Hartford.
 National Ben-Franklin.
 National Security.
 Newark.
 New Jersey.
 Niagara.
 Nord-Deutsche.
 North British and Mercantile, England.
 North River, New York.
 Northwestern Fire & Marine, Minneapolis.
 Norwich Union.
 Ocean Marine, England.
 Ohio Farmers, Leroy.
 Ohio Valley F. & M., Paducah, Ky.
 Old Colony, Boston.
 Orient.
 Pacific, New York.
 Palatine, England.
 Pennsylvania Fire, Philadelphia.
 People's Fire, Frederick, Md.
 Phenix, Hartford.
 Phoenix, London.
 Providence Washington.
 Prussian National.
 Queen.
 Rochester German Underwriters
 Royal Exchange.
 Royal, London.
 Safeguard, Hartford.
 Scottish Union & National.
 Springfield F. & M.
 St. Paul F. & M.
 Svea.
 Skandia.
 Stuyvesant, New York.
 Thames & Mersey, England.
 Tokio Marine.
 Twin City, Minneapolis.
 Union Assurance.
 Union Marine.
 United States Lloyds.
 United States, New York.
 Vulcan, New York.
 Wabash Fire, Indiana.
 Westchester, New York.
 Yorkshire.

NOTE.—Most marine insurance companies, American and foreign, write automobile floaters, in addition to those specified above.

Casualty companies writing automobile coverage, liability, property damage, etc.:

Ætna Casualty.
 Ætna Life.
 American Auto.
 American Casualty.
 American Indemnity.
 American Mutual Liability.
 Automobile of Hartford.
 Chicago Bonding & Ins. Co
 Commercial Casualty.

Consolidated
 Continental Casualty.
 Employers' Indemnity.
 Employers' Liability.
 Fidelity & Casualty.
 Fidelity & Deposit.
 Frankfort.
 General Accident.
 Georgia Casualty.

Automobile Insurance Companies in the U. S.—(Continued)

Globe Indemnity.
Great Eastern.
Hartford Accident.
International Indemnity.
Kansas Casualty.
Kansas City Casualty.
London & Lancashire Indemnity
London Guarantee & Accident.
Maryland Casualty.
Maryland Motor Car.
Manufacturers' Casualty.
Massachusetts Bonding.
Michigan Employers.
New Amsterdam.

New Jersey F. & P. G.
Ocean.
Oregon, S. & C.
Pennsylvania Manufacturers.
Preferred
Royal Indemnity.
Southern Surety.
Standard Accident.
Travelers.
Travelers' Indemnity.
United States Casualty.
United States F. & G.
Western Indemnity.
Zurich.

COMPANIES WRITING COMPLETE COVERS (Fire and Casualty) IN COMBINATION

Ætna Accident & Liability and Automobile Insurance Company of Hartford.
Commercial Union and Ocean.
Franklin Fire and Commercial Casualty of Newark.
Hartford Accident and Hartford Fire.
Home of New York and Fidelity & Deposit.
Insurance Company State of Pennsylvania and New England Casualty.
Liverpool & London & Globe and Globe Indemnity.
Norwich Union and Fidelity & Casualty.
Occidental Fire and Interstate Casualty.
Prussian National and Zurich.
Royal of England and Royal Indemnity.
United States Fidelity & Guaranty and Maryland Motor Insurance Company.

EXPLOSION INSURANCE COMPANIES in the United States

Ætna, American Eagle, Automobile of Hartford, Commonwealth of New York, Commonwealth of Texas, Concordia, Globe and Rutgers, Hartford, Mechanics and Traders, Mercantile of America, Milwaukee Mechanics, National of Hartford, National Union, New Hampshire, North River, Queen, Liverpool & London & Globe, London Assurance, North British and Mercantile, Phoenix of London, Scottish Union and National, Northern of London, North British & Mercantile, Continental, American Eagle, Fidelity Phenix, German American, German Alliance.

HAIL INSURANCE COMPANIES in the United States

American Eagle, American of Newark, Austin, Automobile of Hartford, Bankers and Mechanics of Minneapolis, Camden, Central States, City of Pennsylvania, Colonial Hail, Commonwealth of Texas, Concordia, Connecticut, Farmers of Iowa, Franklin, German Alliance, German-American, German of Baltimore, Globe and Rutgers, Hartford, Henry Clay, Home of New York, Imperial, International, Mechanics and Traders, Michigan Commercial, Milwaukee Mechanics, Minnesota Fire and Marine, National of Hartford, National Union, New Hampshire, Northern Fire and Marine, Northwestern F. & M., Northwestern National, Ohio Valley, Orient, Phoenix of Hartford, Rocky Mountain, Security of New Haven, Springfield, Twin City, Westchester, Liverpool & London & Globe, North Carolina Hail, Reliable Hail.

NOTE.—Many mutual fire companies write hail insurance, and there are a number of hail mutual insurance companies.—See mutual fire company list.

LIVE STOCK INSURANCE COMPANIES

Hartford Accident and Indemnity, Central Live Stock, Central Texas L. S., Granite L. S., Indiana and Ohio L. S., Iowa L. S., Kaskaskia L. S., Kentucky L. S., Michigan L. S., Nebraska L. S., Southern L. S., Standard L. S., Western L. S.

PARCEL POST INSURANCE COMPANIES in the United States

Etna.
 Alliance Insurance Co.
 Automobile Insurance Co.
 Boston.
 Columbia Insurance Co. (New Jersey).
 Commercial Union Assurance Co.
 Federal Insurance Co.
 Fireman's Fund Insurance Co.
 German Alliance Insurance Co.
 German American Insurance Co.
 Hartford Fire Insurance Co.
 Hartford Accident and Indemnity Co.

Home of Hawaii.
 Home Insurance Co.
 Insurance Company of North America.
 Liverpool and London and Globe.
 Massachusetts F. & M. Insurance Co.
 Michigan Commercial.
 Phoenix Assurance.
 Providence Washington Insurance Co.
 Queen Insurance Co.
 Royal.
 St. Paul Fire & Marine Insurance Co.
 Tokio.

REINSURANCE COMPANIES in the United States

REINSURANCE COMPANIES IN THE UNITED STATES.—Aachen and Munich; Abielle, Paris; Anglo-American, of Chicago; Assicurazioni Generali of Trieste, Austria; Balkan National, of Sofia, Bulgaria; "Bulgaria," First Bulgarian; Cologne Reinsurance, of Cologne, Germany; Eagle Fire, of Newark, N. J.; European Accident, London, England; Fire Reassurance, of Paris, France; First Reinsurance, of Hartford; First Russian, of Petrograd; Frankona, of Berlin, Germany; Guarantee Co. of North America; Hamburg, of Germany; International, of New York; International, of Vienna; Jakor, of Moscow; Mannheim, of Germany; Mercury, of Cologne, Germany; Minerva Retrocession and Reinsurance, of Cologne, Germany; Moscow, of Moscow; Munich; National Benefit, of London; Norske Lloyd, Norway; Northern, of Moscow; Norwegian Globe, Ltd., of Christiania, Norway; Norwegian Assurance Union; La Paternelle, Paris; Rossia, of Petrograd, Russia; Russian, of Petrograd; Salamandra, Petrograd; Skandia, of Stockholm; South German, of Munich; Swiss National; Swiss of Zurich; Union and Phenix, of Spain.

SPRINKLER LEAKAGE INSURANCE COMPANIES in the United States (STOCK COMPANIES.)

The following companies transact automatic sprinkler leakage insurance:

Aachen and Munich.
 *Etna Accident and Liability Company.
 *American Eagle, New York.
 *American Lloyds, New York.
 Atlas, London.
 Automobile, Hartford, Conn.
 Boston.
 Camden.
 Citizens, St. Louis, Mo.
 Columbian National, Detroit.
 Commercial Union, New York.
 *Commonwealth, New York.
 Concordia.
 Connecticut.
 *Continental, New York.
 Fidelity-Phenix.
 Franklin Fire, Philadelphia.

Frankona, Berlin.
 German Alliance, New York.
 German American, New York.
 Globe & Rutgers, New York.
 *Hartford Fire, Hartford.
 Home, New York.
 Imperial, New York.
 Insurance Company of North America.
 Kansas City Casualty, Kansas City.
 *Liverpool and London and Globe.
 Liverpool & London & Globe, New York.
 London and Lancashire.
 *Maryland Casualty, Baltimore.
 Mechanics and Traders, New Orleans.
 Mercantile, New York.
 Milwaukee Mechanics, Milwaukee.
 Minneapolis F. & M., Minneapolis.

Parcel Post Insurance Companies in the U. S.—(Continued)

Missouri Fidelity and Casualty, Springfield, Mo.
 National, Hartford.
 National Union, Pittsburgh, Pa.
 New Brunswick.
 New Hampshire Fire, New Hampshire.
 *New York Underwriters' Agency, New York.
 Niagara.
 Nord Deutsche.
 *North British and Mercantile, England.
 North River.
 Northern, London, England.
 Norwich Union.
 Orient, Hartford.
 Pennsylvania Fire, Philadelphia
 Peoples National, Phila.
 Phoenix of Hartford.
 *Phoenix, London.
 *Providence Washington, Providence.

Prudential Casualty, Indianapolis.
 Queen, New York.
 Rhode Island, Providence.
 *Royal, Liverpool.
 Royal Exchange.
 Scottish U. & N.
 Security, New Haven.
 St. Paul F. & M.
 *Springfield Fire and Marine.
 Standard Mutual Fire, Philadelphia.
 Swiss Re-insurance, Zurich.
 Union Casualty, Philadelphia.
 *United States Casualty, New York.
 United States Lloyds, New York.
 Vulcan, New York.
 Westchester, New York.
 Yorkshire.

* Written under a distinct policy covering this form of insurance only.

TORNADO INSURANCE COMPANIES in the United States

The following stock fire insurance companies transact tornado insurance:

Aachen and Munich, Aix-la-Chapelle, Germany.
 Aetna, Hartford, Conn.
 Agricultural, Watertown, N. Y.
 Albany.
 Allegheny Underwriters.
 Amazon Fire, Oklahoma City, Okla.
 American Central, St. Louis, Mo.
 American Eagle, New York.
 American National.
 American, Newark, N. J.
 American Underwriters.
 Arizona Fire, Phoenix, Ariz.
 Atlas, London.
 Austin.
 Automobile, Hartford, Conn.
 Bankers & Merchants, Minn.
 Ben-Franklin Underwriters.
 Boston, Boston, Mass.
 British Underwriters.
 Buckeye National.
 Caledonian, Edinburgh, Scotland.
 California, San Francisco, Cal.
 Calumet Underwriters.
 Camden Fire, Camden, N. J.
 Central States.
 Citizens, St. Louis, Mo.
 City of New York.
 Cleveland National.
 Colonial Underwriters.
 Columbia Underwriters.
 Columbian National.
 Columbian, Indianapolis.
 Commercial National, Chicago, Ill.
 Commercial Union, London, England.
 Commercial Union, New York.
 Commonwealth, Dallas, Tex.
 Commonwealth, New York.
 Concordia, Milwaukee, Wis.
 Connecticut Fire, Hartford, Conn.
 Consolidated F. & M., Minneapolis, Minn.

Continental, New York.
 County of Phila.
 Delaware Underwriters.
 Dubuque F. and M., Dubuque, Ia.
 Du Quesne Underwriters.
 Eastern Underwriters.
 English American Underwriters.
 Equitable F. & M., Providence, R. I.
 Exchange Underwriters.
 Farmers, Cedar Rapids, Ia.
 Fidelity-Phoenix Fire, New York.
 Fidelity Underwriters.
 Fire Association.
 Firemen's Newark, N. J.
 Firemen's Underwriters.
 First Bulgarian, Rustchuk, Bulgaria.
 First National, Wash., D. C.
 Forest City, Rockford, Ill.
 Franklin, Philadelphia.
 Frankona, Berlin.
 German Alliance, New York.
 German American, New York.
 German, Baltimore.
 German, Louisville, Ky.
 German, Omaha.
 German, Peoria, Ill.
 German, Pittsburgh, Pa.
 German Underwriters.
 Germania Fire, New York.
 Germania Underwriters.
 Girard F. & M., Philadelphia.
 Girard Underwriters.
 Glens Falls, Glens Falls, N. Y.
 Globe and Rutgers, New York.
 Globe, South Dakota.
 Granite State, N. H.
 Great Southern Fire, Lyndon, Ky.
 Guaranty Underwriters.
 Hamburg-Bremen, Hamburg, Germany.
 Hamilton Fire, New York.
 Hand-in-Hand Underwriters.

Tornado Insurance Companies—(Continued)

Hanover Fire, New York.
Hartford Fire, Hartford, Conn.
Hawkeye-Des Moines Underwriters.
Henry Clay Fire, Lexington, Ky.
Hibernia Underwriters.
Home, New York.
Home Fire, Fordyce, Ark.
Home Underwriters.
Humboldt.
Illinois Underwriters.
Imperial, New York.
Industrial, O.
Insurance Company of North America, Philadelphia, Pa.
Insurance Company of State of Pennsylvania, Philadelphia, Pa.
Insurance Underwriters.
Inter-State, Detroit.
Iowa Manufacturers, Waterloo, Iowa.
Iowa Underwriters.
Jakor, Moscow.
Jersey Underwriters.
Lafayette.
Liverpool and London and Globe, Liverpool, England.
Liverpool and London and Globe, New York.
London Assurance, London, England.
London and Lancashire, Liverpool, England.
London Underwriters.
Marquette National, Chicago.
Mechanics and Traders, New Orleans, La.
Mercantile, New York.
Mercantile Underwriters.
Merchants National, Chicago.
Merchants Underwriters.
Michigan Commercial, Lansing, Mich.
Middle West Underwriters.
Millers National.
Milwaukee German Underwriters.
Milwaukee Mechanics, Milwaukee.
Minneapolis Fire and Marine, Minneapolis, Minn.
Minnesota Fire, Chatfield, Minn.
Minnesota Underwriters.
Moscow Fire, Moscow, Russia.
National-Ben Franklin, Pittsburgh.
National, Hartford, Conn.
Nationale, Paris.
National Security.
National Union, Pittsburgh, Pa.
Netherlands.
Newark Fire, Newark, N. J.
Newark Underwriters.
New Brunswick Fire, New Brunswick, N. J.
New Hampshire, Manchester, N. H.
New Haven Underwriters.
New Jersey Fire, Newark, N. J.
New Jersey Underwriters.
New York Underwriters Agency, N. Y.
Niagara Fire, New York.
Nord-Deutsche, Hamburg, Germany.
North British and Mercantile, London, England.
Northern Fire & Marine.
Northern, London, England.
Northern of Moscow.
Northern Underwriters.
North River, New York.
Northwestern F. & M., Minneapolis, Minn.
Northwestern National, Milwaukee, Wis.
Northwestern Underwriters.
Norwich Union, Norwich, England.
Old Colony.
Ohio Farmers.
Ohio Valley F. & M.
Orient, Hartford, Conn.
Palatine, London.
Paternelle, Paris.
Pennsylvania Fire, Philadelphia, Pa.
Peoples National, Philadelphia.
Phenix of Paris.
Philadelphia Underwriters.
Phoenix, Hartford, Conn.
Phoenix, London, England.
Phoenix Underwriters.
Providence Washington, Providence, R. I.
Providence Underwriters.
Prussian National, Stettin, Germany.
Prussian National Underwriters.
Queen, New York.
Queen City, Sioux Falls, S. D.
Reliance, Philadelphia.
Retailers Fire, Oklahoma City.
Rhode Island, Providence, R. I.
Rochester German Underwriters.
Rocky Mountain.
Rossia.
Royal Exchange, London, England.
Royal, Liverpool.
Russian Reinsurance, St. Petersburg.
Safeguard, New York.
Salamandra, St. Petersburg.
Scottish Underwriters.
Scottish Union & National.
Second Russian, Petrograd.
Security, Davenport, Ia.
Security, New Haven, Conn.
South Carolina, Columbia, S. C.
South German Reinsurance, Munich, Germany.
Springfield Fire and Marine, Springfield, Mass.
Standard Fire, Hartford, Conn.
State, Des Moines, Ia.
State, Liverpool.
State, Omaha, Neb.
Sterling Fire, Indianapolis, Ind.
St. Paul Fire and Marine, St. Paul, Minn.
Stuyvesant, New York.
Sun, London, England.
Sun Underwriters.
Swiss National.
Twin City Fire, Minneapolis, Minn.
Union and Phenix Espanol, Madrid.
Union of Paris.
United American Underwriters.
United States, New York.
Vulcan, New York.
Warsaw, of Russia.
Wabash Fire, Wabash, Ind.
Western, Pittsburgh, Pa.
Western, Toronto.
Westchester Fire, New York.
Wisconsin Underwriters.
Williamsburgh City, Brooklyn, N. Y.
Zurich.

NOTE.—Many mutual companies write tornado insurance. See list.

TOURISTS' BAGGAGE INSURANCE COMPANIES

Etna, American Eagle, Automobile of Hartford, Boston, British and Foreign Marine, Continental, Fireman's Fund, Franklin, German Alliance, German-American, Hartford, Home of Hawaii, Home of New York, Insurance Company of North America, Massachusetts F. & M., Michigan Commercial, National of Hartford, Orient, Providence Washington, Queen, Liverpool & London & Globe, London and Lancashire, Phoenix Assurance, Royal, Tokio.

USE AND OCCUPANCY INSURANCE COMPANIES

Etna, Atlas, Alliance, American Eagle, Commonwealth of Texas, Continental, Fidelity-Phenix, Franklin, German Alliance, German-American, Hartford, Home of New York, Insurance Company of North America, International of Texas, Mechanics and Traders, Pennsylvania Fire, Norwich Union, Northern Assurance.

COMPOUND INTEREST TABLE

COMPOUND INTEREST ON ONE DOLLAR FOR 100 YEARS.

<i>Amount.</i>	<i>Years.</i>	<i>Per Cent.</i>	<i>Accumulation.</i>	<i>Amount.</i>	<i>Years.</i>	<i>Per Cent.</i>	<i>Accumulation.</i>
\$1	100	1	\$2.70,5	\$1	100	7	887.72,1
1	100	2	7.24,8	1	100	8	2,190.78,4
1	100	3	11.81,4	1	100	9	8,886.04,4
1	100	4	19.81,8	1	100	10	18,780.66
1	100	5	31.19,1	1	100	11	34,064.84,8
1	100	6	50.80,4	1	100	12	55,881.88,7
1	100	7	81.58,9	1	100	13	1,174,808.40
1	100	8	131.80,1	1	100	14	15,484,106.40
1	100	9	239.80,5	1	100	15	9,198,730,200

YEARS IN WHICH A GIVEN AMOUNT WILL DOUBLE AT SEVERAL RATES OF INTEREST.

<i>Rate.</i>	<i>At Simple Interest</i>	<i>At Compound Interest.</i>			<i>Rate.</i>	<i>At Simple Interest</i>	<i>At Compound Interest.</i>		
		<i>Com-pounded Yearly.</i>	<i>Com-pounded Semi-Annually.</i>	<i>Com-pounded Quarterly.</i>			<i>Com-pounded Yearly.</i>	<i>Com-pounded Semi-Annually.</i>	<i>Com-pounded Quarterly.</i>
1	100 Yrs.	69.690	69.497	69.287	6	16.07	11.898	11.728	11.689
1½	66.66	66.658	66.859	66.987	6½	15.88	11.007	10.686	10.780
2	50.00	55.008	54.686	54.748	7	14.29	10.245	10.074	9.998
2½	40.00	33.071	32.509	32.748	7½	13.36	9.584	9.414	9.328
3	33.33	23.450	22.878	22.191	8	12.60	9.008	8.887	8.761
3½	28.57	20.149	19.977	19.800	8½	11.76	8.497	8.387	8.241
4	25.00	17.678	17.501	17.416	9	11.11	8.045	7.874	7.768
4½	23.33	16.747	16.576	16.480	9½	10.59	7.639	7.468	7.368
5	20.00	14.807	14.688	14.649	10	10.00	7.278	7.108	7.015
5½	18.18	13.948	13.775	13.689	10½	9.34	6.116	5.948	5.868

CASUALTY LINES WRITTEN BY CERTAIN COMPANIES

AS REPORTED BY THEM TO THE INSURANCE ALMANAC.

ACCIDENT, PERSONAL.—Ætna Cas.; Ætna Life; American Cas.; American Indemnity; American Liability; American Life & Accident; American Mutual Life; American National, Texas; Appomattox Cas.; Atlantic Health & Accident; Bankers Accident; Bankers Cas.; Bankers International; Beneficial Life; Boston Cas.; Brotherhood Accident; Carolina Life; Clover Leaf; Cleveland Life; Columbia Life, Neb.; Columbia Life, Ohio; Columbian National; Columbus Mutual Life; Commercial Cas.; Commonwealth Cas.; Connecticut General; Conservative Life, W. Va.; Consolidated Cas.; Continental Cas.; Continental Life, D. C.; Continental Life, Utah; Eastern Cas.; Employers Indemnity; Employers' Liability; Equitable Accident; Eureka Cas.; Federal Cas.; Federal Life; Fidelity & Cas.; Fidelity & Deposit; Frankfort; Gate City Life; Gem City Life; General; Georgia Cas.; Gibraltar; Globe Indemnity; Great Eastern; Great Western; Guardian; Hartford Accident; Home Cas.; Home Life & Accident; Immediate; Inter-Mountain Life; Inter-Ocean; Interstate Cas.; Interstate Life & Accident; Kansas Cas.; Kansas City Cas.; Kansas Life; Life and Cas. of Tenn.; Lincoln; Lion Cas.; London & Lanc.; London Guarantee & Accident; Loyal Protective; Massachusetts Accident; Massachusetts Bonding; Massachusetts Protective; Merchants Life & Cas.; Metropolitan Cas.; Metropolitan Life; Miners; Midland Cas.; Midland Life; National Accident; National Cas.; National Life & Accident; National Relief; Nebraska State; New Amsterdam Cas.; Niagara Life; North American Accident; Ocean; Occidental Life; Ohio State; Old Line Accident; Old Line Life; Oklahoma National Life; Oregon Surety & Cas.; Pacific Mutual Life; Peerless Cas.; Peninsular Cas.; Peninsular Life; Pioneer; Pittsburgh L. & T.; Preferred; Provident Life & Accident; Provident Life & Cas.; Prudential Cas.; Republic Cas.; Ridgeley; Royal; Reliable, Reliance Life; Reserve Loan Life; Sioux Life & Cas.; Southern Surety; Standard Accident; Standard Life, Pittsburgh; Time; Transylvania; Travelers Indemnity; Travelers; Union; United Life & Accident; United States Cas.; United States Fidelity & Guaranty; Vermont Accident; West Coast-San Francisco; Western Accident & Indemnity; Western Cas.; Western Indemnity; Wisconsin National Life; Wisconsin State Cas.; World Cas., Zurich.

BURGLARY AND THEFT.—Ætna Cas.; American Cas.; American Indemnity; Employers Liability; Fidelity & Cas.; Fidelity & Deposit; Frankfort; General; General Indemnity; Georgia Cas.; Globe; Great Eastern; Guardian; Hartford Accident; Interstate Surety; Kansas Cas.; Kansas City Cas.; Lion; London & Lanc.; London Guarantee & Accident; Maryland Cas.; Massachusetts Bonding; National Surety; New Amsterdam Cas.; New Jersey F. & P. G.; Ocean; Preferred; Prudential Cas.; Royal; Southern Surety; Travelers Indemnity; United States Cas.; United States Fidelity & Guar.; Western Accident & Indemnity; Western Indemnity; Home Life & Accident.

CREDIT.—American Credit Indemnity; Ocean.

FIDELITY AND SURETY.—Ætna Cas.; American Fidelity; American Guaranty; American Indemnity; American Surety; Atlantic Guaranty & Title; Bankers Deposit; Capital City; Chicago Bonding; Delaware Surety; Employers Liability; Fidelity & Cas.; Fidelity & Deposit; Globe; Guarantee Bond; Guarantee Co. of North America; Guardian; Gulf & Atlantic; Hartford Accident; International Fidelity; International Indemnity; Interstate Surety; Kansas Cas.; Lion; London & Lanc.; London Guarantee & Accident; Massachusetts Bonding; Michigan Bonding; Midland Cas.; National Bonding; National Surety; New Amsterdam Cas.; Northern Trust; Ocean; Oregon Surety; Preferred; Royal; Southern Surety; Surety Co. of Cal.; United States Fidelity & Guaranty; United States Guarantee; Western Accident & Indemnity; Western Indemnity; Western Surety; Home Life & Accident.

FLY WHEEL.—Ætna Cas.; Employers Liability; Fidelity & Cas.; Fidelity & Deposit; Globe; Hartford Steam Boiler; Royal; Travelers Indemnity.

HEALTH.—Ætna Cas.; Ætna Life; American Cas.; American Indemnity; American Liability; Appomattox Cas.; American Mutual Life; American National, Texas; Atlantic Health & Accident; Bankers Accident; Bankers International Life; Boston Cas.; Brotherhood; Carolina Life; Cleveland Life; Clover Leaf; Columbia Life, Neb.; Columbia Life, Ohio; Columbian Nat.; Columbus Mutual Life; Commercial Cas.;

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New York City

Casualty Lines Written by Certain Companies—(Continued)

Commonwealth Cas.; Connecticut Gen.; Conservative, W. Va.; Consolidated Cas.; Continental, Utah; Continental, D. C.; Eastern Cas.; Employers Indemnity; Employers Liability; Equitable Accident; Federal Cas.; Federal Life; Fidelity & Cas.; Fidelity & Deposit; Frankfort; Gate City Life & Health; Gem City Life; General; Georgia Cas.; Gibraltar Life; Globe Indemnity; Great Eastern; Great Western; Guardian; Hartford Accident; Home Cas.; Home Life & Accident; Intermediate; Inter-Mountain Life; Inter-Ocean Cas.; Interstate Cas.; Interstate Life & Accident; Kansas Cas.; Kansas City Cas.; Kansas Life; Life & Cas. Ins. Co. of Tenn.; Lincoln; Lion & Lanc.; London Guarantee & Accident; Loyal Protective; Maryland Cas.; Massachusetts Protective; Massachusetts Accident; Massachusetts Bonding; Merchants Life & Cas.; Metropolitan Cas.; Metropolitan Life; Midland Cas.; Midland, St. Paul; Miners; National Accident; National Cas.; National Life & Accident; National Relief; Nebraska State Life; New Amsterdam Cas.; Niagara Life; North American Accident; Occidental Life; Ocean; Ohio State Life; Oklahoma National Life; Old Line Accident; Old Line Life; Oregon Surety & Cas.; Pacific Mutual Life; Peerless; Peninsular Cas.; Peninsular Life; Pioneer; Preferred; Pittsburgh Life & Trust; Provident Life & Accident; Provident Life & Cas.; Prudential Cas.; Republic Cas.; Reliable, St. Louis; Reliance L. & A.; Ridgely; Royal; Southern Mutual; Southern Surety; Standard Life; Pittsburgh; Standard Accident; Time; Transylvania; Travelers Indemnity; Travelers; Union; United Life & Accident; United States Cas.; United States Fidelity & Guaranty; Vermont Accident; West Coast-San Francisco Life; Western Accident & Indemnity; Western Indemnity; Western L. & Cas.; Wisconsin; World Cas.; Zurich.

LIABILITY.—Ætna Cas.; Ætna Life; American Cas.; American Indemnity; American Mutual Liability; Automobile of Hartford; Commercial Cas.; Continental Cas.; Employers Indemnity; Employers Liability; Employers Mutual; Fidelity & Cas.; Fidelity & Deposit; Frankfort; General; Georgia Cas.; Globe; Great Eastern; Guardian; Hartford Accident; Home Life & Accident; London & Lanc.; London Guarantee & Accident; Manufacturers' Cas.; Manufacturers' Liability; Massachusetts Bonding; Massachusetts Employees; Medical Protective; Michigan Employers; New Amsterdam Cas.; Ocean; Oregon Surety & Cas.; Pennsylvania Manufacturers; Preferred; Prudential Cas.; Royal; Southern Surety; Standard; Travelers Indemnity; Travelers; Union Liability; United States; Western Cas.; Western Indemnity; Zurich.

LIVE STOCK.—Central Live Stock; Central, Texas; Granite Live Stock; Hartford Accident; Indiana and Ohio Live Stock; Iowa Live Stock; Kaskaskia Live Stock; Kentucky Live Stock; Michigan Live Stock; Nebraska Live Stock; Southern Live Stock; Standard Live Stock; Western Live Stock.

PLATE GLASS.—Ætna Cas.; American Cas.; American Indemnity; Commercial Cas.; Employers Liability; Fidelity & Casualty; Fidelity & Deposit; Georgia Cas.; Globe; Great Eastern; Guardian; Hartford Accident; Home Plate Glass; International Indemnity; Interstate Life & Accident; Interstate Surety; Kansas Cas.; Kansas City; Lion; Lloyds P. G.; London & Lanc.; London Guarantee & Accident; Maryland Cas.; Massachusetts Bonding; Metropolitan Cas.; Mutual P. G.; New Jersey Fidelity & P. G.; New York P. G.; Ocean; Oregon Surety & Cas.; Pennsylvania Mfrs.; Prudential Cas.; Royal; Southern Surety; Travelers Indemnity; United States Cas.; United States F. & G.; Western Accident & Indemnity; Western Indemnity.

STEAM BOILER.—American Cas.; Employers Liability; Fidelity & Casualty; Fidelity & Deposit; Globe; Hartford Steam Boiler; Mutual Boiler; Ocean; Royal; Travelers Indemnity.

WORKMEN'S COLLECTIVE.—Ætna Life; American Cas., Wash.; Continental Cas.; Employers Liability; Fidelity & Cas.; Frankfort; Georgia Cas.; Guardian; Midland; Royal; Standard; Travelers; United States Cas.; Home Life & Accident.

WORKMEN'S COMPENSATION.—Ætna Cas.; Ætna Life; American Cas.; American Indemnity; American Mutual Liability; Central Compensation; Commercial Cas.; Employers Indemnity; Employers Liability; Fidelity & Cas.; Frankfort; General; Georgia Cas.; Globe; Great Eastern; Guardian; Hartford Accident; Home Life & Accident; London & Lanc.; London Guarantee & Accident; Mfrs. Cas.; Mfrs. Liability; Massachusetts Employees; Michigan Employers; New Amsterdam Cas.; Pennsylvania Mfrs.; Prudential Cas.; Royal; Southern Surety; Travelers Indemnity; Travelers; United States Cas.; Western Cas.; Western Indemnity; Zurich. (*A special list of compensation mutuals will be found on pages 186 and 255.*)

OFFICIAL CHANGES DURING 1916-17

(CORRECTED TO MARCH 1, 1917.)

FIRE.

Ætna—William F. Whittlesey promoted from marine secretary to marine vice president Raymond Stronach made marine secretary.
Alliance Fire of Philadelphia—Benjamin Rush elected president; John O. Platt and Sheldon Catlin, vice presidents.
American Central of St. Louis—B. G. Chapman, Sr., elected vice president, succeeding W. A. Blodgett; D. E. Monroe, assistant secretary.
American Marine Insurance Company of New York, N. Y. (New)—C. P. Stewart elected president; G. A. Gaston, vice president.
Atlas Assurance, of London—Giles K. Tinker, sub-manager of the U. S. Branch, retired.
Automobile, of Hartford—J. Scofield Rowe promoted from secretary to vice president; J. C. Barden from assistant secretary to secretary; H. R. Clough from assistant secretary to secretary.
Central National Fire of Des Moines (New)—George J. Delmege elected president; T. G. Moore, secretary.
Cleveland National Fire—C. H. Bishop elected president, succeeding Hyman D. Davis, deceased.
Connecticut Fire of Hartford—Fred W. Bowers elected secretary.
Continental Fire of New York—J. R. Wilbur elected secretary, succeeding Charles R. Tuttle.
Eastern Pennsylvania Fire Insurance Co. of Harrisburg, Pa. (New)—John T. Esminger elected president; W. C. Hack, vice president; Wilmer Crow, secretary; S. S. Fackler, treasurer.
Federal Union Fire of Chicago—P. L. Osborn elected secretary, succeeding F. H. Osborn; J. M. Kravolec, treasurer, succeeding Mr. Osborn.
Fidelity Phenix of New York—Charles R. Street elected second vice president; F. W. Koeckert, secretary.
Germania Fire of New York—L. F. Goule elected secretary; G. H. Kehr, Assistant secretary.
Great Northern Fire and Marine of Duluth—N. H. Dimord elected president; C. L. Rakowsky, treasurer; John A. Vollmer, secretary.
Hibernia Fire of Chicago—James I. Naghten elected president, succeeding M. J. Naghten, deceased.
Insurance Company of North America—Benjamin Rush elected president, succeeding Eugene L. Ellison, deceased; John O. Platt and Sheldon Catlin, vice presidents; Galloway C. Morris promoted from assistant secretary of the marine department to the third vice presidency; T. Leaming Smith appointed marine secretary.
Iowa National Fire of Des Moines (New)—John L. Bleakly elected president; Frank L. Miner, vice president; Carl M. Spencer, secretary.
Kansas Central Indemnity of Hutchinson, Kansas—Charles A. Ryker elected president; W. F. Hopper, vice president; E. G. Woelslagel, secretary; George J. Brown, treasurer.
Mechanics' Fire of Philadelphia—Daniel H. Dunham elected president; Neal Bassett and John Kay, vice presidents; John A. Snyder, secretary.
Merchants' National Fire of Chicago—A. A. McKinley elected president, succeeding George H. Bresec.
Minneapolis Fire and Marine—Alfred Stinson elected president; Walter C. Leach, secretary, succeeding Mr. Stinson.
New South Fire of Bamberg, S. C. (New)—H. W. Graham elected president; C. F. Rizer, vice president; W. D. Coleman, secretary; J. E. Newsome, treasurer.
Niagara Fire Insurance Co. of New York—O. E. Lane elected president, succeeding Charles H. Coffin, deceased; B. M. Culver, vice president.
Northwestern Fire and Marine of Minneapolis—C. T. Jaffroy elected president, succeeding Walter C. Leach, resigned; John H. Griffin, vice president and manager.
Northwestern National Fire—Alfred F. James elected president, succeeding Wilford M. Patton, deceased; William D. Reed, first vice president, succeeding Mr. James; Joseph Huebl, second vice president, succeeding Mr. Reed; L. M. Stuart, secretary, succeeding Mr. Huebl.
Pennsylvania Fire of Philadelphia—Edward T. Cairns elected vice president.
Phoenix of Hartford—George C. Long elected secretary.
Scottish Union and National—J. H. Vreeland elected assistant secretary, succeeding B. M. Culver, resigned.
Springfield F. & M.—W. J. Mackay promoted from secretary to be vice president; George G. Bulkeley from assistant secretary to second vice president; E. H. Hildreth from assistant secretary to secretary.

Official Changes During 1916-17—(Continued)

State Hail Insurance Company, Des Moines, Ia. (New)—G. F. Ticknell elected president; E. H. Cunningham, vice president; T. C. Bassett, secretary.

Svea of Gothenburg, Sweden—Benjamin R. Mowry made sole United States manager, following the resignation of J. M. Wennstrom as associate manager.

United States Fire of New York—George R. Bronson elected president; Charles A. Norris, vice president.

Universal Fire of Chicago—Gerald A. Rolfs elected president.

*Utah National Underwriters' Corporation (New)—O. C. Beebe elected president.

*This corporation is designed to be the parent of companies to transact fire, life, marine, fidelity and surety, title and mortgage insurance, and also to purchase other small companies. The paid-up capital is \$100,000 and the proposed capital and surplus are \$5,000,000 and \$1,000,000, respectively. Actual writing of insurance is proposed to begin in January, 1917.

LIFE.

Abstainers' and General Life Ins. Co., Des Moines, Ia. (New)—J. G. Moncrief elected president; James R. Hanna, vice president; Mark H. Evans, secretary; Clyde E. Brenton, treasurer.

Agricultural Life of Bay City, Mich. (New)—Francis F. McGinnis elected president; Willard E. King, vice president.

American Mutual Life Ins. Co., Cleveland, O. (New)—G. W. Van Fleet elected president.

Bankers' Life of Des Moines—George Kuhns elected president, succeeding E. E. Clark, resigned.

Bankers' Reserve Life, Omaha, Neb.—R. L. Robison elected president, succeeding Bascom H. Robinson, deceased; Walter G. Preston promoted from treasurer to vice president; James R. Farney elected vice president.

Century Life of Indianapolis (New)—Thomas J. Owens elected president; Dr. Albert Seaton, vice president and medical director; Claude D. Tuck, secretary.

Cleveland Life—L. Q. Rawson, resigned as secretary.

Connecticut General Life—George E. Bulkeley promoted from secretary to second vice president; R. H. Cole becomes secretary.

Des Moines Life and Casualty (New)—Frank Waterbury elected president; Ralph Bolton and Guy Brunk, vice presidents; H. D. Byrkit, secretary; John Elliott, treasurer.

Detroit Peninsular Guardian Life and Accident (New)—John C. Robinson elected president; Menno Zimmerman, vice president; E. T. Allen, second vice president; C. A. Goodale, third vice president and secretary; John W. Betzing, treasurer.

Equitable Life of Iowa—B. F. Hadley elected secretary.

Federal Union Life of Cincinnati—Carl Slough elected secretary, succeeding J. O. Bowdish, deceased.

Fidelity Mutual Life of Philadelphia—J. H. Byrley elected second vice president; Frank H. Sykes, assistant manager agencies; E. W. Marshall, assistant actuary.

Girard Life, of Philadelphia—R. H. Pickering resigned as superintendent of agencies.

Indianapolis Life Ins. Co.—Frank P. Manly elected president; Edward B. Raut, vice president, succeeding Mr. Manly.

Inter Mountain Life of Salt Lake City—J. O. Carter elected president, succeeding Wm. Spry.

John Hancock Mutual Life of Boston—Edwin B. Holmes retired from the vice presidency; Fred E. Kason made secretary; Robert K. Eaton promoted from agency superintendent to vice president.

Metropolitan Life—James E. Kavanagh appointed fourth vice president; Dr. Chauncey Rea Burr appointed assistant medical director.

Missouri State Life—John G. Hoyt elected president, succeeding E. P. Melson.

Mutual Benefit Life of Newark—Samuel W. Baldwin elected vice president, succeeding E. L. Dobbins, deceased.

New Jersey Life Ins. Co., Newark, N. J. (New)—Edward E. McCall elected president; Jacob Ruppert and H. S. Cooley, vice presidents; F. F. Uehling, secretary; Thomas F. Moffatt, treasurer.

North American Life, Toronto—L. Goldman elected president, succeeding the late Edward Gurney; W. K. George and D. McCrae, vice presidents.

Ohio State Life of Columbus—Joseph K. Bye elected secretary, succeeding R. A. Hann, resigned.

Official Changes During 1916-17—(Continued)

- Oklahoma National Life—W. H. P. Trudgeon elected vice president, succeeding R. R. Bell.
- Old Colony Life—B. R. Nueske elected president, succeeding Wm. Vawter; Joseph McCauley promoted from secretary to secretary and treasurer.
- Old Line Bankers' Life of Lincoln, Neb.—Merrill L. Blackburn elected secretary, succeeding J. H. Harley.
- Pittsburgh Life and Trust of Pittsburgh—W. Howard Nimick elected president, succeeding William C. Baldwin, deceased; Howard S. Sutphen elected vice president; James J. Donnell elected vice president.
- Provident Life and Accident, Chattanooga, Tenn.—Robert J. MacLellan elected president.
- Providers' Life of Chicago, Ill.—J. T. Fortin elected president; J. M. Kleczewski and J. S. Kleczewski, vice presidents; S. Sikorski, secretary; W. S. Miroslowski, treasurer.
- Reliance Life of Pittsburgh—Ed. L. Klein elected vice president.
- Shenandoah Life Ins. Co., Roanoke, Va. (New)—R. H. Angell elected president; E. L. Trinkle, vice president; W. L. Andrews, secretary and treasurer.
- Standard Life, of Des Moines—Frank L. Miner elected vice president.
- Union Central Life—John D. Soye elected vice president, succeeding E. P. Marshall, deceased; Allan Waters elected second vice president.
- West Coast-San Francisco Life—C. O. G. Miller elected president, succeeding Thomas L. Miller, resigned; F. V. Kessling, vice president; Gordon Thomson, secretary and actuary.
- Western States Life of San Francisco—H. J. Saunders elected vice president and general manager.
- Wisconsin National Life of Oshkosh, Wis.—Gen. Charles M. Boardman elected president, succeeding Col. G. M. Paine, resigned.
- Wyoming Life of Cheyenne—J. T. Kendall elected president, succeeding W. R. Scanitger.

CASUALTY.

- American Bonding and Insurance Company of Sioux City, Ia. (New)—Gus A. Elbow elected president; D. C. Schull, vice president; E. E. Hosmer, secretary and treasurer.
- Bankers' Accident Insurance Company—Edwin F. Smith elected president; Ira J. Bell, secretary; J. H. McRae, treasurer.
- California Bonding and Insurance Co. of San Francisco (New)—Charles H. Gray elected secretary.
- Casualty Company of America—Edward L. Hearn elected president, resigned later; Fred B. Lloyd, vice president; Thomas L. Miller, secretary-treasurer, succeeding John S. Jenkins, resigned.
- Central Compensation and Casualty Company, Rochester, N. Y. (New)—William D. Hayes elected president; Wm. A. Hubbard, Jr., and William Deininger, vice presidents; George R. Fuller, secretary; Lee Richmond, treasurer.
- Fidelity and Casualty of New York—E. C. Lunt, C. W. Everett, Nelson D. Sterling, W. J. Johnson, Wm. H. Boehm, W. P. Learned, Allen J. Ferres and Charles C. Nadal elected executive vice presidents; Theodore E. Gatey elected a vice president.
- Great Eastern Casualty of New York—Lewis J. Reckendorfer elected president, succeeding Louis H. Fibel, deceased; E. L. Phillips, treasurer, succeeding Mr. Reckendorfer.
- Hartford Live Stock Insurance Company (New)—R. M. Bissell elected president.
- Hartford Steam Boiler Inspection and Insurance Company—Charles S. Blake elected president, succeeding the late Lyman B. Brainerd; William R. C. Corson elected secretary, succeeding Mr. Blake.
- Illinois Bankers' Life, of Monmouth—W. A. Sawyer, secretary, died December 30.
- Interstate Business Men's Accident of Des Moines, Iowa—Ernest W. Brown elected president; Frank O. Green, vice president, and Charles P. Waldron, secretary.
- London Guarantee and Accident (home office)—Dr. David Heron elected secretary, succeeding William R. Strong, resigned.
- Manufacturers' and Traders' Casualty Company, Detroit, Mich. (New)—Elmer H. Dearth elected president.
- Michigan Employers' Casualty Company, Lansing, Mich. (New)—James H. Thompson elected president; Henry M. Gardner, vice president; Robert K. Orr, secretary. Early in February Mr. Orr was elected president.

Official Changes During 1916-17—(Continued)

National Bonding and Casualty Company, Salina, Kan.—E. M. Miers elected president; R. V. Smith, vice president; C. C. Reed, secretary; C. B. Kirtland, treasurer.

National Mutual Casualty of Chicago—D. F. Carpenter elected secretary.

National Surety, New York—L. E. Carman, vice president, retires.

Phoenix Casualty Co. of Boston, Mass. (New)—Corwin McDowell elected president; Horace S. Bean, secretary and general manager.

Southern Surety (after merger)—C. S. Cobb elected president; J. H. Huckleberry and John T. Suggs, vice presidents; E. G. Davis, secretary; G. L. Blackford, treasurer.

Union Casualty of Philadelphia—R. C. Bowers elected president; R. A. Eaton, vice president; Thomas Wood, secretary; Charles Fritch, treasurer.

NEW COMPANIES FORMED DURING 1916-17

(CORRECTED TO MARCH 1, 1917.)

JOINT STOCK FIRE.

	Cash Capital.	Proposed Surplus.	Proposed Capital.
American Merchant Marine Ins. Co., New York .....	.....	.....	\$200,000
American National Fire of Columbus, O. .....	.....	\$350,000	350,000
Bankers' Fire Ins. Co., Chicago, Ill. .....	.....	.....	150,000
Central National Fire Ins. Co., Des Moines, Ia. ....	.....	500,000	500,000
Central States Fire Ins. Co., Wichita, Kansas	\$200,000	.....	.....
Commonwealth Marine, Boston, Mass.. .....	.....	200,000	300,000
Eastern Pennsylvania Fire.....	100,000	.....	.....
Fidelity Fire, Sumter, S. C. ....	.....	25,000	50,000
Great Northern Fire and Marine of Duluth	108,442	.....	500,000
Great Western Fire and Marine, Duluth, Minn. ....	.....	.....	100,000
Hibernia Fire of Chicago.....	100,000	100,000	200,000
Hudson Fire Ins. Co. of New York City .....	.....	.....	200,000
	Cash Capital.	Proposed Surplus.	Proposed Capital.
International Fire Assurance Corpora- tion, Chicago, Ill. ....	.....	.....	100,000
Iowa Fire, Sioux City	200,000	200,000	500,000
Iowa National Fire of Des Moines....	.....	.....	1,000,000
Majestic Fire, Topeka, Kan.	200,000	.....	.....
New South Fire, Bamberg, S. C. ....	.....	50,000	50,000
Northern Auto. Ins. Co., Chicago, Ill. .....	.....	.....	500,000
Pioneer Fire Ins. Co. of America, Chicago .....	.....	.....	200,000
Polish Union Fire Ins. Co., Chicago, Ill. ....	.....	.....	1,000,000
Prudential Fire of Greenville, S. C.	50,000	10,000	50,000
Retailers' National Fire of Kansas City, Mo.	200,000	200,000	1,000,000
Universal Fire, Chicago.....	225,000	.....	1,000,000
The Aetna Underwriters' Agency has been organized by Aetna Fire of Hartford and the Quaker Underwriters by the Pennsylvania Fire.			

MUTUAL FIRE.

Badger State Limited Mutual Automobile Ins. Co., Rhinelander, Wis.

Capital District Mutual Automobile Fire Ins. Co. of Albany, N. Y.

Columbia Mutual Fire Ins. Co., Boston.

Commonwealth Mutual Fire Ins. Co., Boston.

Cosmopolitan Mutual Fire Ins. Co., Boston.

Equity Mutual Fire, Great Falls, Mont.

Eureka Mutual Ins. Co., Philadelphia, Pa.

Farmers' Mutual Fire, Belton, Tex.

New Companies Formed During 1916-17—(Continued)

Farmers' Mutual Fire, Florence, S. C.
 Farmers' Mutual Fire, Orangeburg, S. C.
 Farmers' Mutual Protection Association, Sumter, S. C.
 Florida Mutual Fire Ins. Co., Inc., Tampa, Fla.
 Furniture Dealers' Ltd. Mutual Fire Ins. Co., Milwaukee, Wis.
 Green Mountain Mutual Fire, Montpelier, Vt.
 Greenville Mutual Fire, Greenville, S. C.
 Independent Mutual Ins. Co., Chicago, Ill.
 McPherson Fire Ins. Co., McPherson, Kansas.
 Merchants' Mutual Fire Underwriters of Florida, Inc., of Miami, Fla.
 Metropolitan Mutual Fire Ins. Co., Boston.
 Michigan Bankers' and Merchants' Mutual Fire Ins. Co., Fremont, Mich.
 Milwaukee Automobile Ins. Co., Ltd., Milwaukee, Wis.
 National Automobile Owners' Interinsurance Association, Gladstone, Mich.
 North American Mutual Fire Ins. Co., Boston.
 Pennsylvania Bituminous Mutual Association, Huntingdon, Pa.
 South Texas Ginnery's Mutual Fire Ins. Co., Yoakum, Tex.
 Texas Hardware and Implement Dealers' Mutual Fire, Fort Worth, Tex.
 United Automobile Insurance Exchange, Grand Rapids, Mich.
 Wisconsin Automobile Mutual Ins. Co., Monroe, Wis.
 Wisconsin Interinsurance Co., Oshkosh, Wis.
 Wyoming County Grange Mutual Fire Ins. Co., Tunkhannock, Pa.

FARMERS' RURAL MUTUALS.

Farmers' Equity Mutual Ins. Co., Aberdeen, S. D.
 Home Farmers' Mutual (Hail), St. Paul, Minn.
 Montana Equity Mutual Hail and Fire, Great Falls, Mont.
 Ranchers' Hail and Fire, Great Falls, Mont.

LIFE.

Companies.	Actual or Proposed Capital.
Abstainers' and General Life of Des Moines, Ia.....	\$200,000
Acme Life Ins. Co., Peoria, Ill.....	500,000
Agricultural Life Ins. Co., Bay City, Mich.....	100,000
American Mutual Life, Cleveland, O.....	1,000,000
Beavers' National Mutual Benefit, Madison, Wis.....	Fraternal
Century Life of Indianapolis.....	200,000
Chicago and Northwestern Life, Chicago, Ill.....	200,000
Commonwealth Life Assurance Co., Chicago, Ill.....	200,000
Co-operative Life and Casualty Ins. Co., Chicago, Ill.....	200,000
Crescent Life of Indianapolis, Ind.....	100,000
Douglas Life Assurance Co., Chicago, Ill.....	300,000
First Life and Trust Co. of Illinois, Chicago, Ill.....	1,000,000
Fort Dearborn Life of Chicago.....	200,000
Globe Life, Salina, Kan.....	500,000
Great Western Life Ins. Co. of Columbus, O.....	500,000
Hanover Life and Casualty Ins. Co., Chicago, Ill.....	200,000
Hercules Life Ins. Co., Chicago, Ill.....	500,000
Inter-State Life, Los Angeles, Cal.....	200,000
Lutheran International Life of Chicago.....	300,000
Monarch Life Assurance Co., Peoria, Ill.....	200,000
National Life of the Southwest, of Albuquerque, N. Mex.....	100,000
Nevada State Life, Carson City.....	.....
New Jersey Life, Newark, N. J.....	300,000
Omaha Life, Omaha, Neb.....	Mutual Legal Res.
Providers' Life of Chicago, Ill.....	100,000
Queen Life Ins. Co., Chicago, Ill.....	100,000
Roma Life Ins. Co., Chicago, Ill.....	100,000
Shenandoah Life of Roanoke, Va.....	500,000
Sunflower State Life Association, McPherson, Kansas.....	Assessment
Superior Life Ins. Co., Chicago, Ill.....	100,000

CASUALTY AND LIABILITY.

Companies.	Actual or Proposed Capital.
Allegheny County Indemnity Co., Pittsburgh, Pa.....	\$150,000
American Automobile Indemnity Company, Topeka, Kansas....	Mutual
American Bonding and Casualty, Sioux City, Ia.....	500,000
American Mutual Automobile Insurance Co., Hastings, Mich..	Mutual
Atlantic Bonding and Casualty Company of Baltimore.....	250,000

New Companies Formed During 1916-17—(Continued)

Auto Owners' Ins. Co., Mt. Pleasant, Mich.....	Mutual
Autoist Mutual Ins. Co., Chicago, Ill.....	Mutual
California Bonding and Insurance Co. of San Francisco, Cal....	200,000
Central Compensation and Casualty Co., Rochester, N. Y.....	250,000
Central Health Co., Lincoln, Neb.....	Assessment
Columbian Casualty Co., Chicago, Ill.....	200,000
Conservative Health and Accident Asso., Grand Island, Neb.....	Assessment
Co-operative Casualty Corporation, Detroit, Mich.....	Assessment
Des Moines Life and Casualty.....	
Eastern Casualty Ins. Co., Boston.....	100,000

Actual or
Proposed
Capital.

Companies.

Equity Casualty Co. of Kansas City, Mo.....	200,000
Eureka Casualty Co., Philadelphia, Pa.....	200,000
Farmers' and Merchants' Mutual Life and Casualty Association, Topeka, Kansas.....	Assessment
First Mutual Casualty Ins. Co., Newark, N. J.....	Mutual
Fort Dearborn Casualty of Chicago.....	200,000
Guarantee Bond and Insurance Co. of Wichita, Kan.....	300,000
Guardian Insurance Corporation of East St. Louis.....	
Hawaiian Insurance and Guaranty Co.....	100,000
Independent Mutual Casualty Co., Chicago, Ill.....	Mutual
Kansas Central Indemnity Co., Hutchinson, Kansas.....	100,000
Lincoln Health and Accident Ins. Co. of Oklahoma City, Okla..	
Michigan Employers' Casualty Co. of Lansing.....	300,000
Michigan Motorists' Mutual, Escanaba, Mich.....	Mutual
Michigan Mutual Automobile Ins. Co., Traverse City, Mich....	Mutual
Mid-West Mutual Automobile Indemnity Association, Wichita, Kansas.....	Mutual
Midwestern Mutual Indemnity Co., Des Moines.....	
National Bonding and Casualty Company of Salina, Kan.....	300,000
National Indemnity Company of Chicago.....	500,000
National Mutual Casualty Ins. Co., Chicago, Ill.....	Mutual
New York Casualty of Buffalo.....	100,000
Northern Automobile Indemnity Co., Chicago, Ill.....	500,000
Phoenix Casualty Co. of Boston, Mass.....	100,000
Republic Casualty Co., Pittsburgh, Pa.....	500,000
Republic Liability Co., Chicago, Ill.....	100,000
Retailers' Burglary Protective Co., Wichita, Kansas.....	Mutual
United States Mutual Liability Ins. Co., Quincy, Mass.....	Mutual
Universal Protective Association, Columbus, Neb.....	Assessment
Virginia Casualty Company, Richmond.....	25,000
Wolverine Motor Mutual Ins. Co., Dowagiac, Mich.....	Mutual

INDUSTRIAL LIFE, ACCIDENT AND SICK BENEFIT

Bankers' Health and Accident Asso., Houston, Tex.....	Mutual Assessment
Bankers' Health and Accident Asso. of Shawnee, Okla.....	
Big Brother Brotherhood Accident Ins. Co., Corsicana, Texas,	
	Mutual Assessment
Columbia Sick Benefit Ins. Co., Watertown, Fla.....	5,000
Equitable Protective Association, Aberdeen, S. D.....	Mutual Assessment
Miami Industrial Mutual Benefit and Savings Asso., Miami, Fla.	5,000
National Health and Accident Ins. Co., Waco, Tex.....	Mutual Assessment
National Medical Service Ins. Co., Waco, Tex.....	Mutual Assessment
National Reserve Fund Accident Asso., Dallas, Tex.....	Mutual Assessment
State Benefit Insurance Co., Tampa, Fla.....	5,000

SURETY.

Interior Surety and Fidelity Co., Chicago, Ill.....	\$250,000
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MUTUAL ASSESSMENT ACCIDENT ASSOCIATIONS.

Bankers' Health and Accident Association, Houston, Tex.	
Big Brother Brotherhood Accident Ins. Co., Corsicana, Tex.	
National Health and Accident Ins. Co., Waco, Tex.	
National Reserve Fund Accident Association, Dallas, Tex.	
National Medical Service Ins. Co., Waco, Tex.	

MISCELLANEOUS.

American Marine Ins. Co. of New York.....	\$200,000
Automobile Mutual Liability Co. of Boston.....	
Capital City Live Stock Company of Topeka, Kan.....	200,000

New Companies Formed During 1916-17—(Continued)

Capital District Mutual Automobile Casualty of Albany, N. Y.	.....
Central Mutual Protection Co., Oshkosh, Wis.	.....
Chicago Mortgage Guaranty Co., Chicago, Ill.	250,000
East Jersey Title and Mortgage Guaranty Co., Asbury Park, N. J.	150,000
First Mortgage Guaranty Co., Chicago, Ill.	300,000
Farmers' and Breeders' Live Stock Ins. Co., Danville, Ill.	100,000
Hartford Live Stock Ins. Co. of New York, Hartford, Conn.	200,000
Laundry Owners' Mutual Liability Ins. Asso., Pittsburgh, Pa.	.....
Montana Title Guaranty of Lewistown, Mont.	.....
Motors' Protective Association of Chicago (Interinsurer)	.....
Mutual Creamery and Cheese Factory Liability Ins. Co., St. Paul, Minn.	.....
National Live Stock Ins. Co., Council Bluffs, Ia.	100,000
National Mutual Casualty Co. of Chicago	.....
Nebraska Live Stock Insurance Company	500,000
North Branch Title and Trust Co. of North Branch, Pa.	.....
Northwestern Mutual Accident Association, Seattle, Wash.	.....
Omaha Health and Accident Ins. Co., Omaha, Neb.	Assessment
Preferred Mutual Automobile Casualty Co., New York	Assessment
Progressive Assurance Company of Minn.	Burial
Shawnee Health and Accident Company, Topeka, Kansas	100,000
Standard Live Stock Ins. Co., Oklahoma City, Okla.	100,000
State Hail Ins. Co., Des Moines, Ia.	250,000
Title and Mortgage Guarantee Co. of Buffalo, Buffalo, N. Y.	100,000
*Utah National Underwriters' Corporation of Salt Lake City	.....
*Holding company for Utah National Fidelity and Surety, Utah National Fire, Utah National Title, Utah National Mortgage, Utah National Life and Utah National Marine.	.....

COMPANIES RETIRING FROM BUSINESS DURING 1916-17

(CORRECTED TO MARCH 1, 1917.)

Companies.	Paid Up Capital.	Reinsured By.
Baron-Steuben Co-operative Fire of Ithaca, N. Y.	.....	Liquidated by N. Y. Ins. Dpt.
Columbia Mutual Fire, Boston	.....	Receivership
Commonwealth Mutual Fire, Boston	.....	Receivership
Cosmopolitan Mutual Fire, Boston	.....	Receivership
Eastern Casualty Company	Assessment	Eastern Casualty Ins. Co.
Factories Ins. Co., Quebec, Canada	.....	Western Assurance
Franklin Fire, Washington, D. C.	.....	Receivership
Globe Mutual Fire Ins. Co., Boston	.....	Cosmopolitan Mut. Fire, Bos.
Globe Fire, Huron, S. D.	\$200,000	Minneapolis Fire and Marine
Harmonia Fire, of Buffalo	.....	New Hampshire Fire
Indiana and Ohio Live Stock	.....	Hartford Fire Ins. Co.
Lumbermen's Marine Ins. Co., Norfolk, Va.	.....	.....
Merchants' Mutual Fire of Butte, Mont.	.....	Taken over by Insurance Dpt.
Merchants' Union, Meridian, Miss.	100,000	Northern of London
Mutual Fire of Helena, Mont.	.....	Williamsburgh City Fire
North American Mutual Fire Ins. Co., Boston	.....	Cosmopolitan Mut. Fire, Bos.
Occidental Fire, Albuquerque, N. M.	.....	Arizona Fire
State Mutual Ins. Co. of Oklahoma City, Okla.	.....	Liquidation
Sterling Mutual Fire, Schuylkill Haven, Pa.	Mutual	Dissolved

Companies Retiring From Business During 1916-17—(Continued)

Textile Mutual Fire, Schuyl-		
kill Haven, Pa.	Mutual	Dissolved
Williamsburgh City Fire, New		
York, N. Y. ....	.....	Merger
South Mutual Fire of Rich-		
mond, Va. ....	.....	Receivership

LIFE.

Amarillo National Life of Austin, Tex., reinsured by the California State Life.
 American People's Ins. Co. of Birmingham, Ala. Receivership.
 Anchor Life of Indianapolis, reinsured by the Indiana National Life.
 Beacon Life of Montpelier, Ind., reinsured by the Indiana National Life.
 California Standard Life. Failed to complete promotion within three years.
 Central National Life, Lincoln, Neb., reinsured in Central States Life.
 Defenders (Supreme Assembly) of Wisconsin, reinsured in the Beavers' Mutual Benefit Association.
 Dakota Western Life of Sioux Falls, reinsured in the Surety Fund Life of Minneapolis.
 Empire Life of Atlanta, Ga., reinsured by the International Life of St. Louis.
 Fraternal Order of Rangers, reinsured in the Beavers' Mutual Benefit Association of Wisconsin.
 Guarantee Life of Houston, Texas, reinsured by the Farmers' Life of Denver, Colo.
 Guarantee Life and Loan Ins. Co., Tampa, Fla. Retired.
 Immediate Benefit Mutual Association of South Carolina, discontinued business.
 Loyal Guard, Flint, Mich. Consolidated with the Columbian Circle, Chicago.
 Modern Protective Order, Newport News, Va., license revoked.
 Old Dominion Life of Norfolk, Va., reinsured by Continental Life of Richmond, Va.
 Prudential Life of San Antonio, Texas, reinsured by the First Texas State of Galveston, Tex.
 Royal Life of Chicago, reinsured by People's Life of Chicago.
 Southern Woodmen of Birmingham, Ala., reinsured in the Columbian Circle.
 United States Annuity and Life, reinsured by International Life of St. Louis.

CASUALTY.

Casualty Co. of America, New York, reinsured practically all lines pending reorganization.
 First Mutual Liability Ins. Co. of New York. Liquidated by New York Insurance Department.
 National Fidelity and Casualty, of Omaha. Liquidated by the Nebraska Insurance Department.
 New England Equitable, reinsured by Aetna Accident and Liability.
 Pacific Coast Casualty, reinsured by Casualty Company of America and liquidated.
 Union Casualty Ins. Co., Philadelphia, Pa.
 Union Liability of Chicago, liquidated. Business reinsured by Pacific Mutual Life.

SURETY.

Illinois Surety Co., Chicago, Ill. Receivership.
 Texas Fidelity and Bonding of Waco, Tex., liquidated.

MISCELLANEOUS.

Indiana Live Stock Ins. Co. of Crawfordsville, Ind., taken over by Hartford Live Stock Ins. Co.
 Montana Live Stock and Casualty, of Helena, reinsured in the Iiwa State Live Stock of Des Moines.
 Oregon Automobile Mutual Fire Association of Eugene, Ore. Liquidated by the Oregon Insurance Department.
 Prudential Benefit Association, Key West, Fla. Retired.
 Washington Benefit Association, Jacksonville, Fla. Retired.
 At the instance of the Kansas attorney general, receivers were appointed for the Union Mutual Hail, the Wichita Mutual Hail, the Security Mutual Fire and the Kansas Mutual Live Stock.

MERGERS DURING 1916-1917

(CORRECTED TO MARCH 1, 1917.)

FIRE.

Anglo-American Reinsurance Company of Chicago with the Merchants' National of Chicago.
Lumber Ins. Co. of New York with the Stuyvesant Ins. Co. of New York, under the name of the latter.
Control of Pennsylvania Fire purchased by North British & Mercantile.
Williamsburgh City Fire with United States Fire, under the name of the latter.
A controlling interest in the American Central of St. Louis was purchased by the Commercial Union.
The Hartford Fire acquired a controlling interest in the Indiana and Ohio Live Stock Company of Crawfordsville, Ind.

LIFE.

Amarillo National Life merged with Wichita Southern Life under the name of the latter.
North State Life of Kinston, N. C., merged with the United States and Accident of Concord, N. H., under the name of the latter.
Peninsular Life of Detroit and Guardian Accident of Indianapolis, under the name of Detroit Peninsular Guardian Life and Accident.
Surety Fund Life of Minneapolis and the Dakota Western Life, under the name of the former.

CASUALTY.

Millers' Mutual Casualty with the Ben Franklin Mutual Casualty, both of Chicago, under the name of the former.
Prudential Casualty of Indianapolis with Chicago Bonding Company, under the name Chicago Bonding and Insurance Co.

SURETY.

Southwestern Surety of Oklahoma and Southern Surety of Oklahoma, consolidated under name of latter.

MISCELLANEOUS.

New York Title Ins. Co. and the New York Mortgage and Security Co., under the name of the New York Title and Mortgage Co.

CHANGES OF NAME DURING 1916-1917

(CORRECTED TO MARCH 1, 1917.)

LIFE.

Fidelity Life Association of Lexington, Neb., to Fidelity Reserve Co., North Platte, Neb.
Independent Scandinavian Workmen's Association to Scandinavian American Fraternity.
Order of Columbian Knights to The Columbian Circle.
People's Mutual Aid Society of Baltimore to People's Life Ins. Co.

CASUALTY.

Chicago Bonding Co. to Chicago Bonding and Insurance Co.
Frontier Accident to Federal Ins. Co., Lincoln, Neb.
World Casualty Co. to World Life and Accident Ins. Co. of Chicago.

COMPANIES CHANGING PLAN DURING 1916-1917

(CORRECTED TO MARCH 1, 1917.)

Capital City Live Stock, Topeka, Kan.....	\$200,000
Commonwealth Life, Chicago.....	200,000
Great Western Life of Columbus, O. (reorganization).....	500,000
Horticultural Ins. Co., Des Moines.....	.....
Interstate Business Men's Accident, of Des Moines, Ia., changes from an assessment association to a legal reserve company	100,000

Companies Changing Plan During 1916-17—(Continued)

Western Life and Casualty of Denver, Col.
Fidelity Life, Lexington, Neb., changed from assessment association to legal reserve company.
Home Life of New York, mutualized.

CHANGES OF CAPITAL DURING 1916-1917

(CORRECTED TO MARCH 1, 1917.)

FIRE.

Increases.—Automobile Ins. Co. of Hartford, increased to \$2,000,000; Bankers' Ins. Co., Helena, Mont., \$100,000 to \$500,000; Camden Fire Ins. Co., Camden, N. J., \$700,000 to \$800,000; City Ins. Co., Pittsburgh, Pa., \$100,000 to \$200,000; Cleveland National Fire, \$700,000 to \$1,000,000; Columbian Fire Ins. Co. of Indianapolis, \$250,000 to \$500,000; Firemen's of Newark, \$1,000,000 to \$1,250,000; Hibernia Fire of Chicago, \$100,000 to \$200,000; Lafayette Fire of New Orleans, La., \$150,000 to \$200,000; Merchants' Fire Assurance Corp., \$200,000 to \$400,000; Merchants' National Fire Ins. Co. of Chicago, Ill., \$125,000 to \$250,000; Nevada Fire Ins. Co., \$100,000 to \$200,000; New Brunswick Fire Ins. Co., New Brunswick, N. J., \$400,000 to \$500,000; New Hampshire Fire, \$1,350,000 to \$1,500,000; North Branch Fire Ins. Co., Sunbury, Pa., \$250,000 to \$300,000; Palmetto Fire of Sumter, S. C., \$25,000 to \$100,000; Continental Fire, \$3,000,000 to \$10,000,000.

LIFE.

Increases.—Bankers' International Life of Denver, \$100,000 to \$200,000; Detroit Life, \$105,000 to \$200,000; Federal Union Life of Cincinnati, \$100,000 to \$250,000; Life Ins. Co. of Virginia, \$500,000 to \$600,000; National Life and Accident of Nashville, Tenn., increased to \$300,000; North American Life of Toronto, increased its United States deposits by \$500,000; Old Line Ins. Co. of Lincoln, Neb., \$20,000 to \$150,000; San Jacinto Life, of Beaumont, Texas, \$100,000 to \$150,000. Union Central Life, \$500,000 to \$2,500,000.

Decreases.—Farmers' Life of Denver, Colo., \$1,000,005 to \$272,048; Our Home Life of Jacksonville, Fla., reduced to \$55,078.59.

CASUALTY.

Increases.—Etna Accident and Liability, \$1,000,000 to \$3,000,000; American Indemnity of Galveston, Tex., \$300,000 to \$500,000; American Surety Company, \$5,000,000 to \$6,000,000; Casualty Company of America, \$300,000 to \$750,000; Chicago Bonding and Insurance Co., increased to \$300,000; Chicago Bonding and Surety, \$250,000 to \$650,000; Commercial Casualty of Newark, \$400,000 to \$500,000; Employers' Indemnity Corporation of Kansas City, Mo., \$200,000 to \$250,000; Frontier Accident of Lincoln, Neb., \$10,000 to \$12,500; Great Eastern Casualty, \$250,000 to \$350,000; Maryland Casualty Co., \$1,000,000 to \$1,500,000; National Life and Accident of Nashville, Tenn., \$200,000 to \$300,000; National Surety Co., \$3,000,000 to \$4,000,000; New Amsterdam Casualty Co., \$250,000 to \$750,000; Republic Casualty of Pittsburgh, \$370,000 to \$500,000; Rocky Mountain Casualty and Live Stock of Denver, Colo., \$100,000 to \$150,000; United States Fidelity and Guaranty, \$2,000,000 to \$3,000,000; World Life and Accident Ins. Co. of Chicago, \$100,000 to \$200,000.

Decreases.—American Assurance Co., Philadelphia, Pa., \$300,000 to \$100,000; American Indemnity of Galveston, Tex., \$500,000 to \$300,000; Casualty Company of America, \$750,000 to \$300,000; Massachusetts Bonding and Insurance Co., Boston, reduced to \$1,500,000; Peninsular Casualty Co. of Jacksonville, Fla., reduced to \$103,350; Union Casualty of Philadelphia, \$250,000 to \$100,000.

WORKMEN'S COMPENSATION MUTUALS ORGANIZED DURING 1916-1917

(CORRECTED TO MARCH 1, 1917.)

Massachusetts—United States Mutual Liability Co. of Boston.

Michigan—Manufacturers' and Traders' Mutual Casualty Co. of Detroit.

Pennsylvania—Mutual Compensation Ins. Co. of Pa., of Philadelphia.

DEATH ROLL OF 1916-1917

(CORRECTED TO MARCH 1, 1917.)

Abbott, W. S., veteran insurance agent, died at Detroit, Mich., November 11, aged 51 years.
Adams, Whittlesey, veteran fire insurance agent, died at Warren, O., on June 27, aged 87 years.
Alexander, David W., manager of the London Guarantee and Accident at Toronto, died there September 12 from heart failure.
Alexander, Leopold, veteran industrial life insurance agent, died at Brooklyn, N. Y., April 3, aged 54 years.
Anderson, Charles Emery, prominent Baltimore local agent, died there April 27 from a complication of diseases, aged 58 years.
Anderson, Edward C., veteran New York fire insurance broker, died at Atlantic City, N. J., January 27, aged 68 years.
Anderson, William A., veteran fire underwriter, died at his home in Brooklyn, N. Y., January 29, aged eighty-one.
Baker, John W., Cook County special agent of the Springfield F. & M., died at Oak Park, Ill., February 18.
Baker, Thomas, Jr., leading North Dakota fire insurance agent, died at Fargo, January 23.
Baldwin, William C., president of the Pittsburgh Life and Trust Co., died at Washington, Pa., November 17, aged 58 years.
Barker, Edward S., life general agent at Boston, died suddenly at Green Harbor, Mass., September 3, aged 64 years.
Barrows, John C., life insurance general agent at St. Louis, died there on February 20 as the result of an automobile accident.
Barry, Whitmore, New York casualty underwriter, died at New York January 1, aged 44 years.
Barton, S. R., former insurance commissioner of Nebraska, died at Grand Island, Neb., November 7 from pneumonia.
Bettinger, Albert A., prominent Buffalo local agent, died there January 19.
Biermann, Frank H. O., Chicago life insurance man, died in an automobile accident at Hammond, Ind., on May 31, aged 40 years.
Bishop, Samuel C., New York City fire insurance broker, died at Elizabeth, N. J., January 16.
Blackburn, H. M., Canadian manager for the Sun of London, died from an operation at Montreal, Can., on January 22.
Blanchard, Theodore C. E., oldest director of the Prudential of Newark, died at Newark, N. J., August 4 from heart failure.
Blodgett, Tilden, life insurance general agent, died at New York City December 7.
Bloomer, Frank T., veteran fire insurance agent at Buffalo, N. Y., died there August 13, aged 69 years.
Boone, Col. John Talbot, pioneer life insurance agent and promoter in Missouri and the West, died at Neponsit, L. I., January 24, aged 71 years.
Bowes, Robert J., first vice president Columbian National Life of Boston, died at Millville, Mass., September 11.
Bradley, A. L. Los Angeles agent of Bankers' Life, killed in an automobile accident in California early in February.
Brainerd, Lyman B., president of the Hartford Steam Boiler Inspection and Insurance Co., died at Hartford, Conn., October 11 from apoplexy, aged 60 years.
Bray, Andrew W., life insurance agent, died at Orange, N. J., April 12, aged 61 years.
Bremer, Cesar, Chicago fire insurance broker, died there May 13, aged 52 years.
Brennan, John J., casualty insurance agent of Detroit, Mich., died at Troy, N. Y., September 7 from appendicitis, aged 62 years.
Brown, Fayette, life insurance agent of Canada, died at Montreal, Canada, October 25 from heart disease, aged 63 years.
Brown, J. Mabbett, oldest member of the Fire Underwriters' Association of the Northwest, died at Milwaukee January 3, aged 86 years.
Brown, T. Wistar, vice president of the Provident Life and Trust, died at Philadelphia April 15, aged 90 years.
Buckman, David L., life insurance agent, died at New York October 26 from diabetes, aged 60 years.
Burnet, Halsted C., veteran employee of the Metropolitan Life, died March 11 at Atlantic City, aged 79 years.
Burruss, Grayson, fire insurance agent at Toronto, died there July 6.
Burton, George L., local agent at New Haven, Conn., died at York Beach, Me., July 19.

Death Roll of 1916-17—(Continued)

- Campbell, Edward T., president of the American Central of St. Louis, died there October 18, aged 55 years.
- Carey, Lennard A., New York broker, with the Second Devonshire Regiment of the British army, was killed in action in northern France on July 1, aged 24 years.
- Caswell, James H., New York City fire insurance adjuster, died there March 4 from pneumonia, aged 63 years.
- Child, Charles J. H., New York City life insurance agent, died there January 16, aged 61 years.
- Coffin, Charles H., just elected president of the Niagara Fire, died February 24 at Lakehurst, N. J., from uræmic poisoning, aged 65 years.
- Cook, Charles H., New York City fire insurance adjuster, died there April 2 from pneumonia.
- Cook, Daniel W., banker and former president of the Bankers' Life of Lincoln, Neb., died there March 4, aged 55 years.
- Corlies, Edgar L., head of the Chicago agency firm of Corleis & Cloidt, died January 10 from heart disease.
- Cornwell, Captain Peter N., veteran member of the New York Fire Patrol, died February 11 from injury sustained while on duty.
- Cox, Charles D., New York City fire insurance broker, died at East Orange, N. J., March 1, aged 50 years.
- Craft, Elijah R., veteran New York City fire insurance broker, died February 4 at Bayonne, N. J., aged 76 years.
- Craft, Herbert A., New York local agent, died there May 17 from heart failure induced by asthma.
- Daniels, C. E., veteran Minnesota fire insurance agent and adjuster, died at Minneapolis April 6, aged 70 years.
- Davenport, Isaac, secretary of the Pan-American Life of New Orleans, suicided by shooting at Indianapolis June 21, aged 32 years.
- Davis, Dr. Clark W., medical examiner of the Union Central Life, died at Cincinnati, O., May 26, aged 53 years.
- Davis, Hyman D., president of the Cleveland National Fire, died there November 11.
- DeBoer, Joseph Arend, president of the National Life of Vermont, died at Montpelier December 25, 1915, aged 65 years.
- Deming, William L., Ohio fire insurance special agent, died at Cleveland following an operation for appendicitis June 15.
- Denny, Robert W., insurance editor of the St. Louis *Republic*, died at his desk December 25, 1915, aged 61 years.
- Despard, Clement L., New York City marine underwriter, died there April 16, aged 63 years.
- Dinsmore, William, veteran fire insurance broker, died in Brooklyn, N. Y., January 5.
- Dobbins, Col. Edward L., first vice president of the Mutual Benefit Life of Newark, died at Morristown, N. J., May 30, aged 78 years.
- Doughty, C. M., fire insurance agent, died at New York City December 11.
- Drewry, John C., life insurance agent, died at Raleigh, N. C., October 9, aged 56 years.
- Durfee, Bradford K., former insurance commissioner of Illinois, died at Glen Arbor, Mich., July 19, aged 78 years.
- Egleston, Thomas, Atlanta general agent of the Hartford Fire, died there February 7 from pneumonia, aged 60 years.
- Ellison, Eugene L., president of the Insurance Company of North America, died suddenly in his office in Philadelphia February 9 from heart disease.
- Emerson, William H., life insurance lawyer, died at Newark, N. J., April 3, aged 62 years.
- Ess, Benedict F., life insurance agent at New Haven, Conn., died there August 7.
- Faber, Samuel E., veteran Indiana special agent, died at Broad Ripple, Ind., July 26.
- Fager, Edwin J., special agent and adjuster at Harrisburg, Pa., died there July 12, aged 57 years.
- Falk, David B., life agency director at Savannah, Ga., died there August 28 from heart failure, aged 55 years.
- Ferguson, Thomas, fire insurance broker, died at New York City November 27 from acute indigestion.
- Ferguson, W. G., California fire insurance agent, died October 11.
- Ferris, Willard S., fire insurance special agent of Salt Lake City, Utah, died there September 5 from heart and digestive complaints.
- Fibel, Louis H., president of the Great Eastern Casualty of New York, died there May 1 following an operation, aged 56 years.
- Flack, E. B., veteran special agent, died at Los Angeles, Cal., July 13.

Death Roll of 1916-17—(Continued)

Forster, E. J., fire insurance agent of Minneapolis, Minn., died there September 5.

Fowler, W. C., Michigan State agent of the German American, died from heart disease, February 3, at Sarasota, Fla.

Frankland, Frederick W., actuary and insurance expert, died at New York July 26, aged 66 years.

Freeman, William K., veteran adjuster and underwriter, died at Brooklyn, N. Y., July 29, aged 90 years.

Furber, Henry J., insurance financier, died at Chicago, Ill., by suicide, August 26.

Galacar, Charles E., vice president of the Springfield Fire and Marine, died December 24, aged 72 years.

Gay, Edward S., former manager Insurance Company of North America, died at Atlanta, Ga., November 15, aged 70 years.

Georgia, Willard B., veteran fire insurance agent, died at Ithaca, N. Y., of heart trouble in the closing days of December, aged 67 years.

Giddings, Theodor F., superintendent of agencies of the Michigan Mutual Life, died January 16, aged seventy-three.

Gilmour, Arthur B., of the Boston agency of Cyrus Brewer & Co., died from pneumonia at Pinehurst, N. C., December 30, aged fifty years.

Gilmour, George, accident prevention expert, died at Brooklyn, N. Y., June 7, aged 52 years.

Goddard, Captain Henry Perkins, Maryland life insurance general agent, died at Baltimore April 5, aged 73 years.

Goodeve, George E., retired, formerly comptroller of the New York Life, died January 17 at Stamford, Conn., from pneumonia.

Gordon, Harry F., Pacific Coast fire insurance agent, dropped dead at Oakland, Cal., February 4, aged 56 years.

Graff, William J., veteran home office employee of the Prudential of Newark, died suddenly at Elizabeth, N. J., February 27.

Gray, Charles C., insurance commissioner of Rhode Island, died at Providence December 21 from cancer, aged 75 years.

Greely, Otto E., veteran fire underwriter in the West, died at Rockford, Ill., May 31 from apoplexy, aged 63 years.

Guiteau, John Wilson, retired life insurance general agent, died at Dobbs Ferry, N. Y., February 2, aged 82 years.

Gurney, Edward, president of the North American Life of Canada, died there September 18.

Hardy, B. F., treasurer of the Underwriters' Laboratories at Chicago, died there November 22 from pneumonia, aged 66 years.

Harley, John H., secretary of the Old Line Bankers' Life of Lincoln, Neb., died there suddenly July 20.

Hall, Clayton Coleman, insurance statistician and one of the founders of the Actuarial Society of America, died at Baltimore, Md., May 21, aged 68 years.

Hall, J. Keyes, assistant secretary of the Boston Insurance Company, died at Boston, Mass., June 11 from peritonitis, aged 41 years.

Hanson, John W., secretary of the Maryland Life of Baltimore, died there April 27.

Hawxhurst, W. F., fire insurance agent, died at Ann Arbor, Mich., November 10, aged 74 years.

Haynes, William M., veteran special agent of the Queen, died at Atlanta, Ga., February 17, aged fifty-eight years.

Hereford, John B., fire insurance agent, died at Dallas, Texas, October 17 from Bright's disease, aged 49 years.

Higgins, A. Foster, veteran insurance man, died at Greenwich, Conn., November 28, aged 86 years.

Holloway, Charles K., former president of the Walla Walla Fire, died at Sunnyvale, Cal., January 29 from a complication of diseases.

Holman, William A., retired fire insurance agent, died at Merchantville, N. J., November 16.

Hosford, Albert R., assistant manager of the Royal, died from heart disease at Amtyville, L. I., February 7, aged fifty years.

Hosmer, Rockwood W., veteran fire insurance agent, died at Chicago November 4 from apoplexy, aged 71 years.

Hughes, Joseph C., treasurer of Willcox, Peck & Hughes, died at Bretton Woods, N. H., August 27, aged 70 years.

Hutchins, William E., president of the North River Fire of New York, died there September 23 from appendicitis, aged 55 years.

Johnson, Albert C., formerly first vice president of the New England Casualty, died at Boston May 24 from pneumonia.

Johnson, Edward F., Chicago local agent, died in that city from a fall from a hotel window January 31.

Death Roll of 1916-17—(Continued)

- Johnson, Elwood T., fire insurance special agent, died at Minneapolis, Minn., October 24.
- Johnson, W. H., general inspector of National Board since 1893, died at his Philadelphia home, January 2, aged eighty-four years.
- Johnston, William S., agency superintendent of the Pittsburgh Fire, died from hemorrhage at his home, February 1, aged forty-five years.
- Jones, William L., veteran Philadelphia fire insurance man, died there February 2, aged 76 years.
- Kappes, Charles, life insurance agent, died at Clifton, S. I., November 19, aged 59 years.
- Kasting, William F., president of the Seneca Fire of Buffalo, died suddenly at St. Louis, Mo., June 20, aged 46 years.
- Kelly, John H., vice president of the Westchester Fire, died at Far Rockaway, L. I., June 21 from paralysis, aged 68 years.
- Keyes, W. E., first secretary of the American Surety and a former vice president of the Aetna Indemnity, died at Providence, R. I., January 9.
- King, Henry D., assistant secretary of the American Surety, died at Bradford, Conn., August 11 from heart trouble, aged 40 years.
- Kyle, Christopher, retired life insurance actuary, died at New York City January 20, aged 84 years.
- Lake, James H., former president of the Boston Life Underwriters' Association, died there August 27.
- Langdon, Charles S., fire insurance agent, died at Hartford, Conn., November 19 from heart disease, aged 70 years.
- Lawrence, William Watson, insurance company director, died at New York City August 30, aged 56 years.
- Lawton, J. C., casualty insurance agent, died at St. Louis, Mo., November 10.
- Leavitt, Charles G., Albany fire insurance adjuster, died at Albany, N. Y., from accidental gas asphyxiation April 13, aged 44 years.
- Lermit, Gerald H., Western manager of the Northern of London, died at Chicago, Ill., December 29, 1915, aged 60 years.
- Lloyd, William V., Pacific Coast surety broker, died at San Francisco, Cal., January 28, aged 33 years.
- Lockhart, Frank L., prominent Pittsburgh local agent, died there suddenly April 6.
- Lony, Albert C., cashier Western department of the Pennsylvania Fire, died at Chicago January 12 from petromortis.
- McClellan, James H., editor and publisher of *The Baltimore Underwriter*, died at Baltimore, Md., April 16 from pneumonia, aged 55 years.
- McClintock, Emory, veteran actuary of the Mutual Life, died at Bay Head, N. J., July 10, aged 76 years.
- McConachie, James D., fire insurance agent of Brooklyn, N. Y., died at New York City September 23, aged 86 years.
- McCurdy, Richard A., former president of the Mutual Life of New York, died at Morristown, N. J., March 6, aged 82 years.
- McNamara, Daniel J., treasurer of the North American Life of Chicago, died there August 1 from heat stroke, aged 57 years.
- MacClellan, Thomas, president of the Provident Life and Accident of Chattanooga, Tenn., died August 6 from injuries sustained in an automobile accident, aged 79 years.
- Manley, L. B., veteran agent at Duluth, died there December 19 from pneumonia, aged 56 years.
- Manson, Thomas A., secretary of the German Fire of Baltimore, died there January 20.
- Marr, John, said to be the last surviving "Chicago fire" adjuster, died at Cleveland, O., March 4 from pneumonia, aged 93 years.
- Marshall, Elbert Pike, vice president of the Union Central Life of Cincinnati, died at Newark, N. J., June 2.
- Martin, Dr. Henry C., editor and publisher of *Rough Notes*, died December 22, aged 83 years.
- Mason, Dr. Frank G., Pacific Mutual Life medical examiner and claim adjuster, died at Chicago December 22, 1915, aged 50 years.
- Merrill, Thurlow B., pioneer Western fire underwriter, died at Chicago February 27.
- Miller, Dr. George S., agency superintendent of the Phoenix Mutual Life, died at his Hartford home of general breakdown January 5.
- Mims, S. D., agent of the Penn Mutual Life, died at Ellisville, Miss., August 21, aged 63 years.
- Moore, George A., formerly president of the Pacific Mutual Life and the West Coast Life, died at Alameda, Cal., January 8.
- Morgan, John G., veteran field man of the New York Life, at Winnipeg, Canada, died there September 26.

Death Roll of 1916-17—(Continued)

Morrison, Arthur E., agent of Mutual Life at Portland, Me., died at St. Petersburg, Fla., January 21.

Mott, F. C., formerly with the fire insurance agency of Frank B. Hall of New York, died at Kansas City, February 4, aged forty-three years.

Musgrave, Albert F., Chicago fire insurance man, died there July 16 from heart disease, aged 31 years.

Naghten, Michael J., president of the Hibernia Fire of Chicago, died there July 23, aged 61 years.

Nichols, Judge James, former president of the National Fire of Hartford, died there April 29, aged 85 years.

Norris, Henry F., agency superintendent of the Northwestern Mutual Life of Milwaukee, died there May 28 from heart disease, aged 68 years.

Norris, P. E., State agent of the Concordia in Ohio and West Virginia, died at Columbus, Ohio, of pneumonia January 10.

Noyes, Judge George H., chief counsel for the Northwestern Mutual Life, died January 8 at Clearwater, Fla.

Odion, Henry West, insurance journalist, died at Brooklyn, N. Y., November 24, aged 65 years.

Olney, George W., editor of THE WEEKLY UNDERWRITER, died at New York City June 20 from a complication of diseases, aged 81 years.

Orr, Charles W., life insurance general agent at Fort Wayne, Ind., died there March 20.

Patten, John A., organizer and president of the Volunteer State Life of Chattanooga, Tenn., died at Chicago on April 26 from intestinal disease, aged 47 years.

Patterson, John S., insurance commissioner of Texas, shot at Austin August 29.

Patton, Wilford M., president of the Northwestern National Fire of Milwaukee, died there April 2.

Pearce, Jefferson, of the German American at New York City, died there September 8 from a complication of diseases, aged 52 years.

Pentz, Edward Kirk, life insurance general agent, Des Moines, October 27.

Pike, Emory E., assistant secretary of the National of Hartford, died there September 28.

Platt, Charles, Jr., member of Platt, Yungman & Co. of Philadelphia, died there October 3, aged 63 years.

Plorger, Charles F., former president of the Cicero Mutual Fire, died at Seymour, Wis., June 26 from paralysis.

Prentice, Daniel, fire insurance agent of New York, September 19.

Raymond, Charles H., veteran life insurance agent, died at Morristown, N. J., October 5, aged 88 years.

Raymond, George B., retired life insurance manager, died at Morristown, N. J., January 17, aged 76 years.

Richardson, George I., veteran life insurance agent, died at Baltimore, Md., October 1, aged 86 years.

Robinson, Col. Charles L. F., manufacturer and insurance company director, died at Hartford, Conn., July 6 of apoplexy, aged 45 years.

Robison, Bascom H., president of the Bankers' Reserve Life of Omaha, died December 30, from cold and indigestion, aged sixty-three.

Rosenblatt, Leon S., pioneer fire insurance agent of Portland, Ore., died from heart disease February 1, aged fifty-three years.

Rosenblatt, Leon, New York City fire insurance broker, died April 13.

Rothermel, Samuel A., formerly secretary of the Traders' Fire of Chicago, died July 5 at Los Angeles, Cal., aged 67 years.

Russell, Charles, local secretary of the Commercial Union, died at Brooklyn, N. Y., February 28, aged 53 years.

Ryerson, Wm. F., prominent local agent at Newark, N. J., died there May 15, aged 72 years.

Salzer, Henry A., president of the United States Annuity and Life of Chicago, killed in an automobile accident August 22 at Dresbach, Minn.

Samuel, L., founder and manager of the Oregon Life of Portland, died there August 24, aged 69 years.

Sawyer, W. A., secretary of the Illinois Bankers' Life of Monmouth, died of apoplexy December 30, aged fifty-nine.

Schmidt, John H., assistant actuary of the Prudential Life, died in Orange, N. J., from heart disease, February 6.

Scobie, Robert, life insurance agent of New York City, died there suddenly of paralysis of the brain August 27, aged 55 years.

Segur, W. D., New York City fire insurance broker, died there March 12.

Seidlitz, Charles N., manager of the Kansas City agency of the Mutual Life of New York, died in that city January 13 from apoplexy.

Death Roll of 1916-17—(Continued)

Sewall, William G., veteran fire insurance inspector, New York, May 30.
Sexton, William, veteran fire insurance adjuster, died at San Francisco, Cal., July 18, aged 84 years.
Sheridan, Stephen, New York City fire insurance broker, died there March 5, aged 33 years.
Smith, Arthur R., prominent New York City surety underwriter, died from an automobile accident at Brooklyn, N. Y., January 25.
Smith, Eugene S., a New York marine broker, Mount Vernon, January 17.
Snider, W. H. veteran fieldman of the National of Hartford, died at Davenport, Ia., aged sixty-nine.
Sonntag, Julian, second vice president of the West Coast-San Francisco Life, died at San Francisco April 16, aged 59 years.
Southgate, James H., former president of the National Association of Local Agents, died at Durham, N. C., October 1.
Spencer, L. M., fire insurance agent, died at Rochester, N. Y., November 5.
Spinney, Edmund C., former president of the Union Life of Chicago, died there December 30, 1915, aged 70 years.
St. John, William, one of the authors of the New York standard fire policy, died at New York City May 18, aged 78 years.
Stevens, James, pioneer New York State fire insurance agent and mutual organizer, died at Greenville, N. Y., March 15, aged 83 years.
Stevens, Edward D., Chicago banker and formerly secretary of the Illinois Life, died at Chicago January 16 of arterio-sclerosis, aged 68 years.
Stevenson, John McAllister, prominent Massachusetts fire insurance underwriter, died at Asheville, N. C., March 13, aged 69 years.
Straight, Hiram G., veteran Chicago fire underwriter, died there December 31, 1915, aged 75 years.
Strong, Rev. Josiah, reputed founder of the "Safety First" movement, died at New York City on April 28, aged 70 years.
Sudlow, Charles A., former president of the Inter-State Life of Indianapolis, died at Indianapolis of apoplexy December 19, aged 69 years.
Swayze, C. C., New Orleans life insurance general agent, died there April 10 from complications following la grippe, aged 49 years.
Talbot, Dr. Ambrose P., medical director of the Union Central Life, died at his desk June 1.
Taylor, David B., fire insurance rater, died at Vicksburg, Miss., January 24.
Taylor, Jonathan K., pioneer life insurance man at Baltimore, died at Swampscott, Mass., August 6, aged 77 years.
Thompson, Edward L., insurance lawyer and adjuster, died in New York January 20 from pneumonia, aged 33 years.
Thomson, Lieut. J. Little, formerly in the compensation department of the Royal Indemnity Company, killed in action in France July 19.
Ullman, William T., of the Boston firm of Cyrus Brewer & Co., died there of pneumonia December 27, aged 45 years.
Van Schaick, Eugene, insurance lawyer and director of numerous companies, died at New York City January 22 of suicide by shooting.
Walton, Horace M., veteran Metropolitan Life man, died at East Orange, N. J., January 1, aged 58 years.
Warren, Eugene, local agent at Silver City, New Mexico, died there of tuberculosis August 24.
Watson, Thomas T., formerly manager of Equitable Life in Argentine and Brazil, died at Pinehurst, N. C., mid-February.
West, Ben L., assistant Western manager Insurance Company of North America, died there June 24 from cerebral hemorrhage, aged 50 years.
Wickham, Ross M., prominent New Jersey fire insurance local agent, died at Charleston, S. C., April 21.
Widmayer, George A., veteran New York City fire insurance broker, died there January 22 of heart failure, aged 83 years.
Williamson, J. Q. A., vice president and treasurer of the Jersey City agency of Woodward & Williamson, died in the closing days of 1916.
Winne, Peter, veteran fire underwriter of Denver, died there August 17, aged 79 years.
Wyckoff, Stephen N., Pacific Coast life insurance manager, died at Berkeley, Cal., March 31, aged 68 years.
Yancey, Robert W., life general agent at Nashville, Tenn., died there December 28, 1915, aged 31 years.

ROSTER OF THE FIRE PATROLS, SALVAGE CORPS AND PROTECTIVE DEPARTMENTS of the United States and Canada

<i>City.</i>	<i>Name of Department.</i>	<i>When Organized.</i>	<i>Superintendent or Captain.</i>
Albany, N. Y.....	Protective Department.....	March 20, 1873....	Frank A. Wetherwax.
Baltimore, Md.....	Fire Ins. Salvage Corps.....	March, 1886.....	Malcolm W. Jordan.
Boston, Mass.....	Protective Department.....	March 10, 1874....	Samuel Abbott.
Brooklyn, N. Y.....	Fire Ins. Salvage Corps.....	Oct. 16, 1895....	James O. Schwank.
Chicago, Ill.....	Fire Insurance Patrol.....	March 28, 1874....	Edward T. Shepherd.
Cincinnati, Ohio.....	Underwriters Salvage Corps.....	May 2, 1902....	John J. Conway.
Duluth, Minn.....	Salvage Corps.....	August 1, 1895....	Joseph Randall.
Indianapolis, Ind.....	Salvage Corps.....		
Janesville, Wis.....	Fire Police Patrol.....	March 17, 1855....	Wm. E. Behrendt.
Kansas City, Mo.....	Fire Insurance Patrol.....	September 19, 1903	John F. Pelletier.
Louisville, Ky.....	Salvage Corps.....	April 14, 1888....	Barney Duffy.
Memphis, Tenn.....	Fire Insurance Patrol.....	May 1, 1911....	Mark P. Conroy.
Milwaukee, Wis.....	Fire Insurance Patrol.....	November, 1886....	Michael J. Curtin.
Minneapolis, Minn.....	Salv. Corps and Fire Patrol.....	Oct. 15, 1895....	John T. Ruane.
Newark, N. J.....	Underwriters Protective Assn.....	April 16, 1879....	Henry S. Martin.
New Orleans, La.....	Fire Insurance Patrol.....	March 20, 1874....	James Walsh.
New York, N. Y.....	Fire Patrol.....	May 14, 1867....	James O. Schwank.
Philadelphia, Pa.....	Fire Insurance Patrol.....	July 15, 1871....	J. H. Shermer.
Providence, R. I.....	Protective Department.....	Feb. 1, 1875....	Charles H. Swan.
San Francisco, Cal.....	Fire Patrol.....	April 30, 1875....	John F. O. Comstock.
St. Louis, Mo.....	Underwriters Salv. Corps.....	July 4, 1874....	James T. O'Donnell.
St. Paul, Minn.....	Fire Insurance Patrol.....	Oct. 8, 1895....	Frank Whitmore.
Worcester, Mass.....	Protective Department.....	Dec. 1, 1875....	Hiram R. Williamson.

ASSOCIATION OF SUPERINTENDENTS AND CAPTAINS OF FIRE PATROLS, SALVAGE CORPS AND PROTECTIVE ASSOCIATIONS OF THE UNITED STATES.

Pres., Frank Whitmore, St. Paul, Minn.; Sec.-Treas., John T. Ruane, Minneapolis, Minn.

Organized October 5, 1892. Next annual meeting at Providence, R. I.

STATE FIRE MARSHALS

<i>States.</i>	<i>Fire Marshals.</i>	<i>Addresses.</i>
Alabama	W. P. Fonnville.....	Montgomery.
Arkansas.....	*Bruce T. Bullion.....	Little Rock
Connecticut	Thomas F. Egan.....	Hartford.
District of Columbia.....	Philip W. Nicholson.....	Washington.
Georgia	W. R. Joyner, Fire Inspector.....	Atlanta.
Illinois	W. H. Bennett.....	Springfield.
Indiana	H. H. Friedley.....	Indianapolis.
Iowa	Ole O. Roe.....	Des Moines.
Kansas	L. T. Hussey.....	Topeka.
Kentucky	T. B. Pannell.....	Frankfort.
Louisiana	Wm. M. Campbell.....	New Orleans.
Maine	*E. J. Carter.....	Augusta.
Maryland	W. L. Coudon.....	Baltimore.
Michigan	*John T. Winship.....	Lansing.
Minnesota	Robt. W. Hargadine.....	St. Paul.
**Mississippi.....		
Montana	A. E. Eklund.....	Helena.
Nebraska	W. S. Ridgell.....	Lincoln.
North Carolina	*James R. Young.....	Raleigh.
North Dakota	A. H. Runge.....	Bismarck.
Ohio	Bert B. Buckley.....	Columbus.
Oklahoma	C. C. Hammonds.....	Oklahoma City.
Oregon.....	*Harvey Wells (effective May 1, 1917)	Salem.
Pennsylvania	G. Chal. Port.....	Harrisburg.
South Carolina	*F. H. McMaster.....	Cross Hill.

Fire Marshals—(Continued)

South Dakota.....	{ S. E. Crans.....	Lead.
Tennessee.....	{ Geo. H. Henry.....	Platte.
Texas.....	C. W. Schuyler.....	Nashville.
Vermont.....	S. W. English.....	Austin.
Virginia.....	*Walter F. Scott.....	Montpelier.
Washington.....	*Joseph Button.....	Richmond.
West Virginia.....	E. E. Butler.....	Olympia.
Wisconsin.....	John S. Horan.....	Charleston.
	*M. J. Cleary.....	Madison.

The States of Arizona, California, Colorado, Delaware, Florida, Idaho, Missouri, Nevada, New Hampshire, New Jersey, New Mexico, Oregon, Rhode Island, Utah, Washington and Wyoming have no State Fire Marshals.

* State Insurance Commissioner.

** No state fire marshal, but the insurance department is authorized to investigate all fraudulent fires.

CANADIAN FIRE MARSHALS.—British Columbia, Ernest F. Gunther, Victoria; Manitoba, A. Lindback, Winnipeg; Saskatchewan, J. K. Wilson, Regina; Ontario, E. P. Heaton, Toronto.

INSURANCE FEDERATIONS

The insurance federation idea originated in Indiana in 1912, the organization created in that State declaring in its platform that it had been formed "for the purpose of uniting and welding into one great fraternal co-operative and protective association all the men engaged in the business of insurance of whatever kind."

The movement is spreading and organizations in many other States are probable as well as a national organization.

NATIONAL COUNCIL OF INSURANCE FEDERATIONS.

938 Dime Bank Bldg., Detroit, Mich. Organized May 25, 1915.
OFFICERS.—Pres., Fred L. Gray, Minneapolis, Minn.; V. Pres., W. G. Wilson, Cleveland, O.; Sec., Mark T. McKee, Detroit, Mich.; Treas., W. G. Curtis, Detroit, Mich.

EXECUTIVE COMMITTEE.—George D. Webb, Chicago, chairman; Thomas F. Daly, Denver; Thomas E. Braniff, Oklahoma City; James W. Henry, Pittsburgh; G. Arthur Howell, Atlanta; Walter C. Henry, Seattle; W. S. Diggs, Pittsburgh; ex officio, and the officers.

NATIONAL COUNCIL REPRESENTATIVES.—Ala., H. G. Seibels, Birmingham; Ariz., R. Allyn Lewis, Phoenix; Ark., H. L. Rammel, Little Rock; Cal., J. R. Molony, San Francisco; Col., Thomas F. Daly, Denver; Fla., W. Male, McCrory, Jacksonville; Ga., G. Arthur Howell, Atlanta; Idaho, Frank G. Ensign, Boise; Ill., George D. Webb, Chicago; Ind., Russell T. Byers, Indianapolis; Iowa, Joel Tuttle, Des Moines; Kan., W. W. Webb, Topeka; Ky., J. Morton Morris, Louisville; La., Henry Rightor, New Orleans; Mich., J. K. Livingston, Detroit; Minn., Fred L. Gray, Minneapolis; Miss., W. F. Rumble, Laurel; Mo., Emmett V. Thompson, St. Louis; Mont., H. R. Cunningham, Helena; Neb., W. E. Straub, Lincoln; Nev., Robert Carlson, Reno; New Mexico, P. F. McCanna, Albuquerque; New York, Newton E. Turgeon, Buffalo; North Carolina, Wm. B. Merrimon, Greensboro; North Dakota, John H. Fraine, Grafton; Ohio, E. W. Davis, Cleveland; Oklahoma, T. E. Braniff, Oklahoma City; Oregon, Karl V. Lively, Portland; Pa., J. W. Henry, Pittsburgh; South Carolina, John B. Reeves, Charleston; South Dakota, E. S. Knowles, Sioux Falls; Tenn., James B. McKee, Nashville; Texas, Craig Belk, Houston; Utah, Willard Done, Salt Lake City; Virginia, Philip S. Powers, Richmond; Wash., Walter C. Henry, Seattle; W. Va., William Jones, Charleston; Wis., H. E. Lasche, Milwaukee; Wyo., C. W. Riner, Cheyenne.

STATE FEDERATIONS

ALABAMA INSURANCE FEDERATION.

OFFICERS.—Pres., H. G. Seibels, Birmingham; V. Prests., C. B. Brown, Montgomery; G. R. Ladd, Mobile; C. P. Orr, Birmingham; S. L. Crook, Anniston; L. G. Holloway, Tusculmbia; S. A. Fowles, Selma; Sec., T. H. Garden, Birmingham; Treas., M. H. Smith, Birmingham.

ARIZONA INSURANCE FEDERATION.

OFFICERS.—Chairman, R. Allyn Lewis, Phoenix; Sec.-Treas., Melville P. Fickas, Phoenix.

Insurance Federations—(Continued)

ARKANSAS INSURANCE FEDERATION.

OFFICERS.—Pres., J. G. Leigh; V. Prests., D. E. Bradshaw, Little Rock; J. M. Barker, Atkins; Joseph C. Meyers, Helena; F. C. Cochran, Piggott; E. C. Parsons, Batesville; Don L. Cross, Fayetteville; Claude Cain, Van Buren; John R. Frazer, Little Rock; John L. Mills, Pine Bluff; J. L. Carter, Eudora; Sec.-Treas., M. W. Hardy; Exec. Sec., Guy E. Thompson.

ADVISORY BOARD.—Ashley Cockrill, Little Rock; N. J. Gantt, Pine Bluff; Clio Harper, Little Rock; A. B. Hill, Little Rock; W. E. Lenon, Little Rock; Miss Mary McCabe, Little Rock; C. S. McCain, Little Rock; Dr. W. F. Smith, Little Rock; C. C. Thompson, Little Rock; E. Star Thompson, Little Rock; J. H. Beerstecher, Little Rock.

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ASSOCIATE SECRETARIES.—C. B. Campbell, Allan H. Dixon, Frank C. Hatfield, W. C. Hawbecker, A. C. McCabe, L. H. Platt, Omar Throgmorton.

BRITISH COLUMBIA INSURANCE FEDERATION.

OFFICERS.—Pres., John J. Banfield, Vancouver; Sec., Ernest A. Browne, Vancouver.

CALIFORNIA INSURANCE FEDERATION.

OFFICER.—Pres., J. R. Molony, San Francisco.

COLORADO INSURANCE FEDERATION.

OFFICERS.—Pres., I. I. Boak, 1447 Tremont street, Denver; V. Prests., W. W. Booth, H. T. Lamey, George W. Beck, B. M. McDonald; Sec., Cyrus K. Drew, 960 Gas & Electric Bldg.; Treas., David J. Main.

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OFFICERS.—Pres., Curtis M. Lowe, Jacksonville; Sec., W. Malcolm McCrory, Jacksonville.

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OFFICERS.—Pres., G. Arthur Howell, Atlanta; V. Prests., A. C. Newell, Atlanta; Morris Harris, Macon; C. A. Bickerstaff, Atlanta; B. C. Ray, Arlington; John J. Cohen, Jr., Augusta; E. N. O'Beirne, Atlanta; Sec., John M. Harrison, Atlanta; Treas., Cary F. Baker, Atlanta.

EXECUTIVE COMMITTEE.—W. E. Harrington, Chairman; Alfred C. Newell, Clarence Ruse, Horace W. Howard, J. Carter Cook, Jr.

DIRECTORS.—Max Isaac, John D. Carswell, Wm. J. Harty, Wilmer L. Moore, J. F. Lewis, W. E. Small, J. Carter Cook, Jr., R. H. Dobbs, J. Clay Murphey, W. A. Smith, John D. Walker, J. R. Dickey, Clarence Ruse, W. E. Harrington, H. W. Howard.

IDAHO INSURANCE FEDERATION.

OFFICERS.—Pres., Herman J. Rossi, Wallace; V. Prests., C. F. Kutniewsky, Boise; Frank D. Webb, Lewiston; Frank Carr, Barley; Earl C. White, Pocatello; W. L. Shattuck, Idaho Falls; Sec., Frank G. Ensign; Treas., W. R. Wilkerson.

EXECUTIVE COMMITTEE.—R. C. Pennington, E. A. Crooks, Joseph Perrault, C. R. Hickey, Bradley Sheppard, Ray M. Hag, T. R. Gerdes.

ILLINOIS INSURANCE FEDERATION.

OFFICERS.—Pres., Don M. Wood, 1545 Insurance Exchange, Chicago; Sec., George S. Valentine, 427 Insurance Exchange, Chicago.

INDIANA INSURANCE FEDERATION.

OFFICERS.—Pres., Wm. H. Stafford, Indianapolis; Sec., G. Edgar Turner, American Central Life Bldg., Indianapolis.

IOWA INSURANCE FEDERATION.

OFFICERS.—Pres., James H. Jamison, Des Moines; Sec., Joel Tuttle, 1202 Hippee Bldg., Dec Moines.

Insurance Federations—(Continued)

KANSAS INSURANCE FEDERATION.

OFFICER.—Pres., Luther C. Bailey, Topeka.

KENTUCKY INSURANCE FEDERATION.

OFFICERS.—Pres., J. Morton Morris; V. Prests., T. C. Timberlake, Paul M. Moore, J. W. Scherr, S. B. Moxley, Gus Starr; Sec.-Treas., T. Carter Tiller.

EXECUTIVE COMMITTEE.—A. I. Macpherson, Claude Snyder, W. W. Rubel, Darvin W. Johnson, Fred J. Williams, James R. Duffin, Chas. A. J. Walker, O. E. Hurst, P. C. Jesse, L. L. Harris, Ben L. Bruner, Thos. K. Given, Allen E. Smith, John J. McHenry, W. W. Gaunt, Thos. S. Dugan, Chas. D. Gree, R. R. Williams, M. F. Elkin, J. H. Brewer, J. W. DeHart.

LOUISIANA INSURANCE FEDERATION.

OFFICERS.—Pres., Henry Rightor, 833-35 Gravier street, New Orleans; Sec., Emile V. Stier, 833-35 Gravier street, New Orleans.

MARYLAND INSURANCE FEDERATION.

OFFICER.—Chairman, Richard H. Thompson, Baltimore.

MASSACHUSETTS INSURANCE FEDERATION.

OFFICERS.—Pres., Charles C. Judd, Springfield; Treas., Stephen E. Barton, Boston; Sec., Edward M. Peters, Boston.

EXECUTIVE COMMITTEE.—Arthur A. Lawson, chairman; Harry A. Moore, V. Chairman; Fred C. Church, Lowell; H. A. Field, Springfield; James H. Carney, Boston.

MICHIGAN INSURANCE FEDERATION.

OFFICERS.—Pres., James M. Crosby, Barnhart Bldg., Grand Rapids; Sec., Mark T. McKee, 938 Dime Bank Bldg., Detroit.

MINNESOTA INSURANCE FEDERATION.

OFFICERS.—Pres., Theodore Williams, Mankato; V. Prests., Alex Campbell (Fire), Minneapolis; R. M. Neely (Casualty), St. Paul; Byron H. Timberlake (Life), Minneapolis; W. S. McCurdy (Surety), St. Paul; Z. H. Austin (Health & Accident), Minneapolis; J. H. Murphy (Fraternal), St. Paul; C. I. Buxton (Trade Mutuals), Owatonna; Andrew French (Farm Mutuals), St. Paul; G. F. Krumdick (Field Men), Minneapolis; Sec., E. A. Sherman, 332 Security Bldg., Minneapolis; Treas., John Hoppin, Minneapolis.

EXECUTIVE COMMITTEE.—The Officers and Fred L. Gray, Minneapolis; John Hoppin, Minneapolis; F. A. Mannen, Minneapolis; P. W. Parker, St. Paul; Lane MacGregor, Duluth.

DIRECTORS.—A. E. Adams, Minneapolis; W. A. Baumann, Winona; J. C. Barrett, Faribault; A. A. Crane, Minneapolis; C. H. Christopherson, Luverne; Henry I. Cohen, Brainerd; E. J. Forster (deceased), Minneapolis; Thomas Gill, Virginia; Fred L. Gray, Minneapolis; J. M. Harrison, Minneapolis; John Hoppin, Minneapolis; Mark M. Jones, Albert Lea; W. O. Johnson, Willmar; Lane MacGregor, Duluth; R. W. McGarry, Stillwater; F. A. Mannen, Minneapolis; P. W. Parker, St. Paul; A. P. Pierce, Red Wing; Daniel Shaw, Thief River Falls; C. A. Tincher, Owatonna; Harry M. Wheelock, Fergus Falls; A. A. Wright, St. Cloud.

MISSISSIPPI INSURANCE FEDERATION.

OFFICERS.—Pres., W. F. Rumble, Laurel; Sec., E. H. Bradshaw, Jackson.

MISSOURI INSURANCE FEDERATION.

OFFICERS.—Pres., Clyde A. Bissett, Kansas City; Sec.-Treas., O. P. Rutledge, Pierce Bldg., St. Louis.

MONTANA INSURANCE FEDERATION.

OFFICERS.—Pres., J. M. Burlingame, Great Falls; Sec., George B. Conway, Helena.

NEBRASKA INSURANCE FEDERATION.

OFFICERS.—Pres., John T. Yates, Omaha; V. Prests., W. E. Straub, Lincoln; E. R. Goodman, North Platte; Arthur Barney, Kearney; Sec., Frank T. B. Martin, Omaha; Treas., E. J. Faulkner, Lincoln.

EXECUTIVE COMMITTEE.—Guy H. Cramer, Omaha; Chas. O. Talmage, Omaha; E. D. McCall, Omaha; A. R. Talbot, Lincoln; John Madden, Omaha.

DIRECTORS.—W. S. Clapp, Kearney; A. R. Talbot, Lincoln; John Madden, Omaha; C. O. Talmage, Omaha; John C. Brynes, Columbus; Frank A. Anderson, Holdrege; Ernest Folsom, Lincoln; C. W. Trumble, Hazard; Guy H. Cramer, Omaha; H. L. Keefe, Walthill; C. D. Mullen, Lincoln; Peter Penner, Beatrice; C. J. Bachoritch, Fairbury; John W. Guthrie, Alliance; C. C. Criss, Omaha; E. D. McCall, Omaha; W. H. Reynolds, Chadron; W. E. Sharp, Lincoln; A. C. Hull, Hastings.

Insurance Federations—(Continued)

NEVADA INSURANCE FEDERATION.

OFFICERS.—Pres., C. R. Carter, Reno; Sec., A. J. Mergen, Reno.

NEW MEXICO INSURANCE FEDERATION.

OFFICERS.—Pres., F. B. Schwentker, Albuquerque; Sec., E. L. Grose, Albuquerque.

NEW YORK INSURANCE FEDERATION.

OFFICERS.—Pres., Gilbert T. Amsden; V. Prests 1st. George A. Scott, Waverly, N. Y.; 2d. W. B. Blackman, 228 Huguenot street, New Rochelle, N. Y.; 3d. Frank P. Tucker, Albany, N. Y.; Sec., Buell P. Mills, 234-36 Granite Bldg., Rochester, N. Y.; Executive Sec., Stanley L. Otis, 80 Maiden lane, New York City; Treas., N. E. Turgeon, 1010 Marine Bank Bldg., Buffalo, N. Y.

EXECUTIVE COMMITTEE.—John A. Eckert, 55 John street, New York City; A. C. Hegeman, 135 William street, New York City; Richard L. Wood, 912 Marine Bank Bldg., Buffalo, N. Y.; Wm. H. Hecox, 45 Court street, Binghamton, N. Y.; C. Stewart Cavanagh, 816 Broadway, Brooklyn, N. Y.

NORTH CAROLINA INSURANCE FEDERATION.

OFFICERS.—Pres., George R. Montcastle, Lexington; Sec., William B. Merrimon, Greensboro.

NORTH DAKOTA INSURANCE FEDERATION.

OFFICERS.—Pres., P. J. Murphy, Grafton; V. Prests., J. J. Feckler, Fargo; Henry T. Murphy, Bismarck; M. C. Bacheller, Grand Forks; Geo. L. Hempstead, Jamestown; H. C. Sexton, New Rockford; Sec., H. G. Carpenter, Fargo; Treas., B. V. Moore, Fargo; Exec. Sec., Harry Curran Wilbur, Fargo.

DIRECTORS.—John H. Fraine, Grafton; C. S. Whittlesey, Fargo; Geo. Bangs, Grand Forks; W. W. Smith, Valley City; Geo. Dias, Grand Forks; F. H. Wilder, Fargo; P. W. Clemens, Fargo; Frank White, Valley City; J. F. Treat, Fargo; E. J. Moore, Fargo; Clarence A. Hale, Grand Forks; W. C. McFadden, Fargo; A. A. Comrie, Fargo; A. P. Clifford, Grand Forks; O. J. Seiler, Jamestown; H. W. Montgomery, Minot; J. P. Reeder, Wahpeton; W. S. Davidson, Williston; F. W. Cathro, Bottineau; D. E. Geer, Ellendale; T. A. Tollefson, Dickinson.

OHIO INSURANCE FEDERATION.

OFFICER.—Pres., Lee W. Elliott, LeRoy; Offices, 703 Hartman Bldg., Columbus.

OKLAHOMA INSURANCE FEDERATION.

OFFICERS.—Pres., T. E. Braniff, Oklahoma City; Sec., J. F. McCullough, Oklahoma City; Exec. Sec., Sallie L. Sturgeon, Insurance Bldg., Oklahoma City.

OREGON INSURANCE FEDERATION.

OFFICERS.—F. E. Beach, Portland; Sec., C. D. Babcock, 1038 Chamber of Commerce, Portland.

PENNSYLVANIA INSURANCE FEDERATION.

OFFICERS.—Pres., James W. Henry, Benedum Trees Bldg., Pittsburgh; Sec.-Treas., J. L. Rivolta, Bessemer Bldg., Pittsburgh.

SOUTH CAROLINA INSURANCE FEDERATION.

OFFICERS.—Pres., W. M. Otis, Columbia; Sec., Pierre Mazzyk, Columbia.

SOUTH DAKOTA INSURANCE FEDERATION.

OFFICERS.—Pres., Geo. R. Douthit, Sioux Falls; V. Prests., O. L. Branson, Mitchell; F. B. Corum, Lead; A. F. Milligan, Aberdeen; John Mallanney, Sioux Falls; H. A. Schiefelbein, Milbank; Chas. H. Sidow, Aberdeen; Sec., N. S. Tyler, Sioux Falls; Treas., J. J. Allen, Sioux Falls.

DIRECTORS.—D. P. Lemen, Sioux Falls; E. S. Knowles, Sioux Falls; C. M. Kranz, Watertown; Geo. G. Johnson, Canton; L. C. Nichols, Sioux Falls; J. G. Updegraff, Sioux Falls; T. R. Walsh, Sioux Falls; A. L. Berg, Baltic; Z. A. Hazard, Sioux Falls; H. P. Packard, Redfield; H. R. Wood, Redfield; J. D. Dux, Sioux Falls; Henry Neill, Aberdeen; S. E. Wilson, Hot Springs; C. A. Blake, Huron; F. L. Bramble, Watertown; Geo. Irwin, Aberdeen; B. C. Shaw, Sioux Falls; West Babcock, Sioux Falls; J. T. Smith, Pierre; A. D. Tinsley, Deadwood.

EXECUTIVE COMMITTEE.—A. F. Milligan, Aberdeen; L. C. Nichols, Sioux Falls; F. L. Bramble, Watertown; Z. A. Hazard, Sioux Falls; West Babcock, Sioux Falls.

TENNESSEE INSURANCE FEDERATION.

OFFICERS.—Pres., C. C. Dabney; V. Prests., Geo. E. Hoppe, Memphis; H. W. Spenser, Chattanooga; M. F. Fleniken, Knoxville; W. R. Wills, Nashville; R. H. Fitzgerald, South Pittsburgh; J. B. Lyon, Bristol; Sec., Miss Julia Hindman; Treas., James B. McKee.

Insurance Federations—(Continued)

EXECUTIVE COMMITTEE.—Lee J. Loventhal, Hart M. Caldwell, Chas. J. Haase, T. C. Thompson, H. W. Gray.

TEXAS INSURANCE FEDERATION.

OFFICERS.—Pres., C. H. Verschoyle, Dallas; Sec., Craig Belk, Houston.

UTAH INSURANCE FEDERATION.

OFFICERS.—Pres., John D. Spencer, Salt Lake City; Sec., George J. Cannon, Salt Lake City.

VIRGINIA INSURANCE FEDERATION.

OFFICERS.—Pres., P. S. Powers; V. Prests., Coleman Wortham, Richmond; Chas. I. Lunsford, Roanoke; George McG. Goodridge, Norfolk; Hill Montague, Richmond; W. McDonald Lee, Irvington; Treas., W. E. Morton.

EXECUTIVE COMMITTEE.—F. E. Hall, Richmond; J. B. Moore, Jr., Richmond; Robert Schaefer, Richmond; R. L. Dobie, Norfolk; C. H. Cuthbert, Petersburg.

DIRECTORS.—W. W. Hardwicke, F. E. Hall, George Gibson, Robert Schaefer, J. B. Moore, Jr., George S. Guy, B. C. Lewis, Jr., William J. Perry, W. H. Talley, W. L. Dechert, J. B. Lyon, H. R. Bryarly, J. O. Cobb, W. L. Pierce, William Bernard, C. H. Cuthbert, W. T. Paxton, R. L. Dobie, Rufus Parks.

WASHINGTON INSURANCE FEDERATION.

OFFICERS.—Pres., Walter C. Henry, Seattle; Sec., W. S. Bell, Seattle.

WEST VIRGINIA INSURANCE FEDERATION.

OFFICERS.—Pres., Raymond C. Foose, Wheeling; Sec.-Treas., Percy R. Callahan, Wheeling.

WISCONSIN INSURANCE FEDERATION.

OFFICERS.—Pres., H. J. Zechlin, 106 Free Press bldg., Milwaukee; Sec., Harry Curran Wilbur, 507 Mitchell Bldg., Milwaukee.

WYOMING INSURANCE FEDERATION.

OFFICERS.—Pres., C. W. Riner, Cheyenne; Sec., J. F. Renfro, Cheyenne.

THE STATE LIFE INSURANCE COMPANY INDIANAPOLIS

TWENTY-SECOND ANNUAL STATEMENT

Admitted Assets		December 31, 1916	Liabilities
Real Estate Home Office			Reinsurance Reserves.....\$14,053,966.66
Building	\$ 1,200,000.00		Premiums and Interest Paid
Other Real Estate.....	14,586.56		in Advance
First Mortgage Loans.....	10,022,568.48		Dividends Apportioned (not
Loans on Company's policies.	4,465,517.80		yet due).....
Renewal Premium Notes....	64,511.61		Special Reserve.....
Bonds	1,089,975.00		293,485.13
Cash in Office and Banks....	341,741.75		150,000.00
Interest and Rents Due and			Taxes, Commissions and Cur-
Accrued	201,964.95		rent Accounts Accrued....
Other Admitted Assets.....	150,073.41		108,146.27
			All Other Liabilities.....
			174,614.87
			Total Liabilities.....
			14,936,818.79
			Unassigned Surplus.....
			2,614,120.77
Total.....	\$17,550,939.56	Total.....	\$17,550,939.56

\$15,755,000 IN SECURITIES ,

Deposited with the Auditor of State for the Sole Protection of Policyholders
More than \$1,700,000.00 Above the Amount Required by Law

RESULTS EXTRAORDINARY

1. Total Receipts from Interest and Rents in 1916.....	\$ 967,542.81
Total Death Claims Paid in 1916.....	754,078.81
Excess of Interest and Rents over Death Claims.....	\$ 213,464.00
2. Total Amount Paid to Beneficiaries in 1916.....	\$ 754,078.81
Total Premiums Paid on Same.....	274,206.86
Profits to Beneficiaries.....	\$ 479,871.95
3. Unassigned Surplus December 31, 1916	\$2,614,120.77
Unassigned Surplus December 31, 1915.....	2,477,453.94
Increase in Surplus in 1916.....	\$ 136,666.83

THE GROWTH OF OAK

THE SOLIDITY OF GRANITE

NATIONAL FIRE AND MARINE ORGANIZATIONS

ARRANGED ALPHABETICALLY

ANCIENT AND HONORABLE ORDER OF THE BLUE GOOSE.

924 First National Bank Bldg., Milwaukee, Wis.

Organized June, 1906, at Green Lake, Wis.

OBJECT.—Acquaintance and Good Fellowship.

GRAND NEST OFFICERS FOR 1916-1917.—His Highness, Most Loyal Grand Gander, E. G. Carlisle, 134 So. La Salle St., Chicago, Ill.; Grand Supervisor of the Flock, Gus M. Wise, Kansas City, Mo.; Grand Custodian of the Goslings, W. J. Sonnen, Chicago, Ill.; Grand Guardian of the Nest, Jno. A. Hanson, St. Paul, Minn.; Grand Keeper of the Golden Goose Egg, E. D. Marr, Kansas City, Mo.; Grand Wielder of the Goose Quill, Paul E. Rudd, 924 First National Bank Bldg., Milwaukee, Wis.

DEPUTY MOST LOYAL GRAND GANDER.—J. R. Stewart, P.M.L.G.G., Toronto, Ont.

GRAND GUARDS.—E. S. Phelps, Iowa; T. Graham Bell, Tenn.; James A. Bawden, Ind.; J. D. Cherry, Quebec; Lloyd S. Day, Col. (Golden Gate Pond Member not yet selected.)

ENTERTAINMENT COMMITTEE (Illinois Pond)—Active Committee: W. E. Higbee, Chairman, Insurance Exchange, Chicago; John Marshall, Jr., W. R. Townley, A. R. Monroe, W. J. Sonnen.

BULLETIN COMMITTEE.—C. M. Cartwright, care Western Underwriter, Chicago, Ill.; C. I. Hitchcock, care Insurance Field, Louisville, Ky.; Cyrus K. Drew, care Insurance Report, Denver, Col.; Irving Williams, Rough Notes, Indianapolis, Ind.

CONSTITUTION AND BY-LAWS COMMITTEE.—Walter E. Atwater, Chairman, 24 Ins. Exchange, Milwaukee; John F. Stafford, Chicago; John D. Carpenter, Des Moines.

NECROLOGY COMMITTEE.—Jas. F. Joseph, Chairman, Insurance Exchange, Chicago, Ill.; W. O. Chamberlin, Minneapolis; C. W. Van Bynum, Chicago, Ill.

MORTUARY FUND COMMITTEE.—John F. Stafford, Chairman, New York Life Bldg., Chicago, Ill.; Jas. V. Barry, New York City; W. T. Benallack, Detroit, Mich.; Ernest Palmer, Chicago, Ill.; W. E. McCullough, Chicago, Ill.

HIS HIGHNESS' DEPUTIES (Past Most Loyal Grand Ganders).—1906-1907, Walter E. Atwater, Milwaukee, Wis.; 1907-1909, George C. Main, Seattle, Wash.; 1909-1910, Charles H. Pescay, New Orleans, La.; 1910-1911, Thomas R. Williams, Berkeley, Cal.; 1911-1912, William T. Benallack, Detroit, Mich.; 1912-1913, Ed. E. Wells, St. Louis, Mo.; 1913-1914, F. G. Snyder, Louisville, Ky.; 1914-1915, F. W. Ransom, Columbus, O.; J. R. Stewart, Toronto, Can., 1915-1916.

NEXT ANNUAL MEETING.—Chicago, last week in October, 1917.

THE AMERICAN INSTITUTE OF MARINE UNDERWRITERS.

77 Beaver street, New York, N. Y.

OFFICERS.—Pres., H. Appleton; V. Pres., H. Chubb; Sec.-Treas., William H. McGee.

NEXT ANNUAL MEETING.—First Monday in October.

BOARD OF FIRE UNDERWRITERS OF THE PACIFIC.

914 Merchants Exchange, San Francisco, Cal. Organized April 1, 1897.

OFFICERS.—Pres., R. P. Fabj; V. Pres., Carl A. Henry; Sec., E. F. Mohrhardt; Treas., Wells Fargo Nevada National Bank.

EXECUTIVE COMMITTEE.—R. P. Fabj, ex officio; C. A. Henry, ex officio; Rolla V. Watt, Chairman; W. M. Speyer, A. W. Thornton, J. F. Magee, R. W. Osborn, Sam B. Stoy, F. M. Branch, B. O. Selbach, E. G. Richards, F. E. Beach, E. C. F. Knowles.

NEXT ANNUAL MEETING.—First Friday after first Monday in May.

STATED MEETINGS.—At call of President or Executive Committee.

LIST OF MEMBERS AND PRINCIPAL REPRESENTATIVES.

January 1, 1916.

Aachen & Munich, Geo. O. Hoadley, San Francisco; Aetna, W. H. Breeding, G. A., San Francisco; Agricultural, Edw. Brown & Sons, G. A., San Francisco; Alliance, Pa., J. C. Johnston, G. A., San Francisco; American Central, Christensen & Goodwin, Mgrs., San Francisco; American, N. J., Geo. O. Hoadley, Mgr., San Francisco; Arizona, E. M. Davis, V. Pres., Phoenix, Arizona; Atlas, F. J. Devlin, Mgr., San Francisco; Automobile, A. T. Von Etlinger, Mgr., Boston; Curtis & Bailey, Mgrs., San Francisco; British America, Miller, Henley & Scott, Mgrs., San Francisco; Caledonian, Geo. O. Hoadley, Mgr., San Francisco; Caledonian American, Geo. O. Hoadley, San Fran-

National Fire and Marine Organizations—(Continued)

cisco; California, Geo. W. Brooks, Sec., San Francisco; Camden, Geo. O. Hoadley, Mgr., San Francisco; Capital Fire, H. C. Muddox, Pres., Sacramento; Century Ins. Co., Ltd., H. W. Brown & Co., Mgrs. New York; Citizens' Mo., Marsh & McLennan, G. A., San Francisco; City of New York, Watson & Taylor, G. A., San Francisco; Columbian Nat'l, J. F. Magee, G. A., San Francisco; Commercial Union, London, E. T. Niebling, Mgr., San Francisco; Commercial Union, N. Y., E. T. Niebling, Mgr., San Francisco; Commonwealth, W. S. Berdan, Mgr., San Francisco; Connecticut, B. J. Smith, Mgr., San Francisco; Concordia, Selbach & Deans, San Francisco; County Fire, Curtis & Bailey, Mgrs., San Francisco; Detroit F. & M., Edw. Parrish, Mgr., San Francisco; Detroit Nat'l, J. F. Magee, G. A., San Francisco; Eastern Fire, E. E. Potter & Sons, G. A., San Francisco; Equitable, Geo. H. Tyson, G. A., San Francisco; Fire Association, F. M. Avery, Mgr., San Francisco; Fireman's Fund, Bernard Faymonville, Pres., San Francisco; Firemen's, N. J., E. E. Potter & Sons, G. A., San Francisco; First Nat'l, Wash., D. C., Edw. Brown & Sons, G. A., San Francisco; Franklin, Pa., Roff & Sheahan, G. A., San Francisco; Gen'l Fire, Paris, Fr., Fred S. James & Co., New York; German Alliance, Geo. H. Tyson, G. A., San Francisco; German American, Geo. H. Tyson, G. A., San Francisco; German American, Penn., E. E. Potter & Sons, G. A., San Francisco; Germania, N. Y., Chapman & Nauman, G. A., Glens Falls, E. E. Potter & Sons, G. A., San Francisco; Girard, E. E. Potter & Sons, G. A., San Francisco; Globe & Rutgers, Edw. Brown & Sons, G. A., San Francisco; Globe Fire, W. N. Farmer, Sec., Huron, S. Dak.; Granite State Fire, J. A. Whalley Co., G. A., Seattle; Guardian, Salt Lake, The Agency Co., G. A., San Francisco; Hamburg-Bremen, Marsh & McLennan, G. A., San Francisco; Hamilton, Edw. Brown & Sons, G. A., San Francisco; Hanover, Selbach & Deans, G. A., San Francisco; Hartford, Dixwell Hewitt, G. A., San Francisco; Home, N. Y., Roff & Sheahan, G. A., San Francisco; Home, Utah, F. M. Branch, Mgr., San Francisco; Imperial Assurance, E. C. F. Knowles, G. A., San Francisco; Ins. Co. of No. America, J. C. Johnston, G. A., San Francisco; Law Union & Rock, H. H. Smith, Mgr., San Francisco; Liverpool & London & Globe, R. P. Fabj, San Francisco; Liverpool & London & Globe, N. Y., R. P. Fabj, San Francisco; London Assurance, A. W. Thornton, Mgr., San Francisco; London & Lancashire, Sam B. Stoy, Mgr., San Francisco; Manchester, F. J. Devlin, Mgr., San Francisco; Mechanics, Phila., Neal Bassett, Mgr., Chicago; Merchants' & Traders', Wayman & Henry, G. A., San Francisco; Mercantile, G. M. Ward, Res. Sec., San Francisco; Michigan Commercial, Geo. W. Brooks, Sec., San Francisco; Michigan Fire & Marine, Wayman & Henry, G. A., San Francisco; Minneapolis F. & M., Alfred Stinson, Sec., Minneapolis; Montana Fire, C. M. McCoy, Sec., Butte, Mont.; Nat'l Fire, Paris, France, McCarger, Bates & Liveley, G. A., Portland, Ore.; National, Wayman & Henry, G. A., San Francisco; Nevada Fire, Robt. Carlson, Mgr., Carson City, Nev.; Newark Fire, Geo. W. Dornin, Mgr., San Francisco; New Hampshire Fire, Curtis & Bailey, Mgrs., San Francisco; New York Underwriters, F. M. Branch, Mgr., San Francisco; New Zealand, Folger & Speyer, Mgrs., San Francisco; Niagara, Edw. Parrish, Mgr., San Francisco; North British & Mercantile, W. S. Berdan, Res. Sec., San Francisco; Northern Assurance, London, F. C. H. Robins, Mgr., San Francisco; Northern, N. Y., J. C. Johnston, Mgr., San Francisco; Northwestern F. & M., Marsh & McLennan, G. A., San Francisco; Norwich Union, J. L. Fuller, Mgr., San Francisco; Orient, Sam B. Stoy, Mgr., San Francisco; Old Colony, Curtis & Bailey, Mgrs., San Francisco; Pacific Nat'l Fire, G. W. Cartwright, Pres., Sacramento; Pacific States, F. Beach, Pres., Portland; Palatine, E. T. Niebling, Mgr., San Francisco; Patriotic, Wayman & Henry, G. A., San Francisco; Pennsylvania, R. W. Osborn, Mgr., San Francisco; People's National, Selbach & Deans, San Francisco; Phenix-Paris-France, Chapman & Nauman, G. A., San Francisco; Phoenix Hartford, Geo. H. Tyson, G. A., San Francisco; Phoenix London, E. C. F. Knowles, G. A., San Francisco; Providence Washington, Curtis & Bailey, Mgrs., San Francisco; Queen, Rolla V. Watt, Mgr., San Francisco; Reliance, Marsh & McLennan, G. A., San Francisco; Rhode Island, Commonwealth Sec. Co., G. A., San Francisco; Rocky Mountain Fire, Leo P. McMeel, Sec., Great Falls, Mont.; Royal, Rolla V. Watt, Mgr., San Francisco; Royal Exchange, R. D. Harvey, Mgr., New York; Safeguard, Marsh & McLennan, G. A., San Francisco; Scottish Union & National, H. W. Fores, G. A., San Francisco; Security, E. E. Potter & Sons, G. A., San Francisco; Springfield, Geo. W. Dornin, Mgr., San Francisco; St. Paul, Christenson & Goodwin, Mgrs., San Francisco; Standard Fire, Marsh & McLennan, G. A., San Francisco; State Liverpool, H. W. Fores, G. A., San Francisco; Sterling, D. Hewitt, G. A., San Francisco; Sun Insurance Office, Wayman & Henry, G. A., San Francisco; Svea, Edw. Brown & Sons, G. A., San Francisco; Twin City, W. A. Gordon, Sec., Minneapolis; Union Fire, Paris, France, G. A. Lamping, G. A., Seattle, Wash.; Union Assurance Society, H. H. Smith, Mgr., San Francisco; Urbaine Fire, Paris, France, Fred S. James & Co., New York; Vulcan Fire, A. Hodgkinson, Sec., San Francisco; Westchester, B. J. Smith, Mgr., San Francisco; Western, Miller, Henley & Scott, Mgrs., San Francisco; Yorkshire Ins., J. C. Johnston, G. A., San Francisco.

National Fire and Marine Organizations—(Continued)

CANADIAN ASSOCIATION OF AUTOMOBILE UNDERWRITERS.

524 Coristine Building, Montreal, P. Q.

OFFICERS.—Pres., A. M. M. Kirkpatrick; V. Pres., J. Gardner Thompson; Sec.-Treas., Leonard Howgate.

EXECUTIVE COMMITTEE.—Queen Insurance Co., Home Insurance Co., Columbia Insurance Co., Liverpool & London & Globe, Royal Exchange.

NEXT ANNUAL MEETING.—Ottawa, February, 1918.

Meetings held in Montreal and Toronto as may be arranged.

COMPANY MEMBERS.

Ætna Insurance Co., of Hartford, British Colonial Fire Insurance Co. of Montreal; Columbia Insurance Co. of Jersey City; Fireman's Fund Ins. Co. of San Francisco; Home Insurance Co. of New York, Hartford Fire Insurance Co. of Hartford, Insurance Co. of North America, Philadelphia; Liverpool & London & Globe Ins. Co., Ltd., of Liverpool, England; Liverpool-Manitoba Assurance Co. of Montreal, Marine Insurance Co. of London, Providence Washington Insurance Co., Queen Insurance Co. of America, Royal Exchange Assurance Co. of London, St. Paul Fire & Marine Insurance Co. of St. Paul, New York Underwriters Agency, Minnesota Underwriters Agency, St. Paul; Nova-Scotia Fire Underwriters Agency, New York; Norwich Union Fire Ins. Soc., Ltd.; London Guarantee & Accident, Employers Liability.

CANADIAN FIRE UNDERWRITERS ASSOCIATION.

524 Coristine Building, Montreal, P. Q.

OFFICERS.—Pres., T. H. Hall; V. Pres., P. M. Wickham; Secs., Leonard Howgate (Montreal), John A. Robertson (Toronto); Treas., A. W. Hadrill.

MEMBERS.

Acadia, Ætna, Alliance, Atlas, British America, British Colonial, British Crown, British Dominions, British Empire Undw., British Northwestern, Caledonian, Canada Accident, Canada National, Canadian, Century, Commercial Union, Connecticut Continental, Dominion Guarantee, Employers Liability, Equitable, Fidelity Phenix, Fireman's Fund, Firemen's, General, General of Paris, German-American, Glens Falls, Globe & Rutgers, Guardian, Hamilton, Hartford, Home, Hudson Bay, Imperial Underwriters, Law Union & Rock, Liverpool & London & Globe, Liverpool Manitoba, London & Lancashire, London Assurance, London Guarantee, Mercantile, National, National Union, New York Underwriters Agency, Niagara, North America, North Brit. & Mer., North Empire, Northern, North West, Norwich Union, Nova Scotia Underwriters, Occident, Ocean, Pacific Coast, Palatine, Pennsylvania, Phenix of Paris, Phenix of Hartford, Phenix of London, Providence Washington, Quebec, Queen, Rochester Underwriters, Royal, Royal Exchange, St. Lawrence Underwriters, St. Paul, Scottish Union & National, Springfield, Sun, Union of London, Union of Paris, Waterloo, Westchester, Western, Yorkshire.

ANNUAL MEETING.—June, 1917.

CENTRAL TRACTION AND LIGHTING BUREAU.

1 Liberty street, New York City. Organized November, 1909.

OFFICERS.—Pres., R. M. Bissell; V. Pres., H. C. Eddy; Sec.-Treas., C. G. Smith; Sec., Wm. A. Stoney; Western Sec., E. B. Hatch.

EXECUTIVE COMMITTEE.—C. A. Ludlum, C. A. Sheldon, A. M. Schoen, A. G. Dugan, Louis Wiederhold, Jr., C. R., Street, R. G. Potter.

NEXT ANNUAL MEETING.—November, 1917, Chicago.

STATED MEETINGS.—At Call.

MEMBERS.

Western Union, Eastern Union, South-Eastern Underwriters Association, Board of Fire Underwriters of the Pacific, Underwriters Association of the Middle Department, Underwriters Association of New York State, Western Insurance Bureau, Board of Fire Underwriters of Allegheny County.

CENTRAL ACTUARIAL BUREAU.

(The Grading of Sprinkler Equipments.)

Insurance Exchange, Chicago, Ill.

MANAGER.—C. C. Taylor, Chicago.

EASTERN AUTOMOBILE UNDERWRITERS' CONFERENCE.

80 Maiden Lane, New York, N. Y.

OFFICERS.—Pres., George W. Hoyt; V. Pres., F. C. Buswell; Sec., W. A. Hamilton; Asst. Sec., Carroll E. Robb.

EXECUTIVE COMMITTEE.—Frederick W. Day, Chairman; W. M. Ballard, J. H. Burger, Douglas F. Cox, William R. Hedge, C. A. Orr, Charles B. Reeves, C. S. Timberlake, Charles K. Yungman.

MEMBERS.

(Practically identical with National Automobile Underwriters Conference, which see.)

National Fire and Marine Organizations—(Continued)

EASTERN UNION.

84 William street, New York City.

OFFICERS.—Pres., J. A. Kelsey; V. Pres., Whitney Palache; Sec., E. U. Richards; Treas., Geo. W. Burchell; Chairman Executive Committee, E. J. Haynes; Vice-Chairman, W. J. Mackay.

EXECUTIVE COMMITTEE.—London & Lancashire, Springfield F. & M., Phoenix of Hartford, Niagara Fire, Security, Aetna, Granite State, Westchester, Royal Exchange, Newark Fire, Commercial Union Assurance, Nord-Deutsche, Queen, Insurance Company of North America, Providence-Washington.

MEMBERS.

Aachen & Munich Fire Ins. Co., Aix la Chapelle, Germany; Aetna Ins. Co., Hartford, Conn.; Agricultural Insurance Co., Watertown, N. Y.; Alliance Insurance Co., Philadelphia, Pa.; American Insurance Co., Newark, N. J.; American Central Insurance Co., St. Louis, Mo.; Atlas Assurance Co., Limited, London, Eng.; Boston Insurance Co., Boston, Mass.; British-America Assurance Company, Toronto, Can.; Caledonian Insurance Co., Edinburgh, Scotland; Caledonian-American Insurance Co., New York; Camden Fire Insurance Association, Camden, N. J.; Citizens Insurance Co. of Missouri, St. Louis, Mo.; Cleveland National Fire Insurance Co., Cleveland, Ohio; Colonial Fire Underwriters, Hartford, Conn.; Commercial Union Assurance Co., Limited, London, England; Commercial Union Fire Insurance Co., New York; Commonwealth Insurance Co., New York; Connecticut Fire Ins. Co., Hartford, Conn.; County Fire Insurance Co., Philadelphia, Pa.; Delaware Underwriters, Philadelphia, Pa.; Detroit F. & M.; Detroit National; English-American Underwriters' Agency, Hartford, Conn.; Equitable F. & M. Insurance Co., Providence, R. I.; Exchange Underwriters Agency, New York; Fireman's Fund Insurance Co., San Francisco, Cal.; Fire Association, Philadelphia, Pa.; Franklin Fire Insurance Co., Philadelphia, Pa.; German-Alliance Insurance Co., New York; German-American Insurance Co., New York; German Fire Insurance Co., Baltimore, Md.; Glens Falls Insurance Co., Glens Falls, N. Y.; Granite State Fire Insurance Co., Portsmouth, N. H.; Hand-in-Hand Underwriters, N. Y.; Hanover Fire Insurance Co., New York; Hartford Fire Insurance Co.; Henry Clay; Home Insurance Co., New York; Imperial Assurance Co., New York; Insurance Co. of North America, Philadelphia; Jersey Fire Underwriters, Newark, N. J.; Law Union & Rock Insurance Co., London, England; Liverpool & London & Globe Insurance Co., Liverpool, Eng.; Liverpool & London & Globe Insurance Co., New York; London & Lancashire Fire Insurance Co., Liverpool, England; Massachusetts F. & M. Insurance Co., Boston, Mass.; Mechanics & Traders Insurance Co., New Orleans, La.; Mercantile F. & M. Underwriters Agency, St. Louis, Mo.; Mercantile Insurance Co. of America, New York; Michigan F. & M. Insurance Co., Detroit, Mich.; National Fire Insurance Co., Hartford, Conn.; Newark Fire Insurance Co., Newark, N. J.; New Hampshire Fire Insurance Co., Manchester, N. H.; New Haven Underwriters Agency, New Haven, Conn.; New York Underwriters Agency, New York; Niagara Fire Insurance Co., New York; Nord-Deutsche Insurance Co., Hamburg, Germany; Northern Assurance Co., Limited, London, England; North British & Mercantile Insurance Co., London & New York Cos.; Norwich Union Fire Insurance Society, Limited, Norwich, England; Old Colony Insurance Co., Boston, Mass.; Orient Insurance Co., Hartford, Conn.; Palatine Insurance Co., Limited, London, England; Pennsylvania Fire Insurance Co., Philadelphia; Philadelphia Underwriters, Philadelphia, Pa.; Phoenix Assurance Co., London, England; Phoenix Insurance Company, Hartford, Conn.; Providence Washington Insurance Co., Providence, R. I.; Queen Insurance Co. of America, New York; Rochester German Underwriters Agency, Rochester, N. Y.; Royal Exchange Assurance, London, Eng.; Royal Insurance Co., Limited, Liverpool, Eng.; St. Paul Fire & Marine Insurance Co., St. Paul, Minn.; Scottish Union & National Ins. Co., Edinburgh, Scotland; Security Insurance Co., New Haven, Conn.; Springfield F. & M. Insurance Co., Springfield, Mass.; Standard Fire Insurance Co., Hartford, Conn.; State Assurance Co., Limited, Liverpool, Eng.; Sun Insurance Office, London, Eng.; Sun Underwriters Agency, New York; Svea Fire & Life Insurance Co., Limited, Gothenburg, Sweden; Union Assurance Society, Limited, London; Westchester Fire Insurance Co., New York; Western Assurance Co., Toronto, Can.

FACTORY INSURANCE ASSOCIATION.

5 Haynes street, Hartford, Conn. Organized 1890.

OFFICERS.—Pres., H. A. Smith, Pres. National Fire Ins. Co.; V. Pres., G. W. Babb, Man. Northern Assurance Co.; Sec., J. H. Brewster, Man. Scottish Union & National Ins. Co.; Treas., James Wyper, V. Pres. Hartford Fire Ins. Co.; Man., H. L. Phillips, Supt. Undr. Dept., W. O. Shelley, Supt. Inspection Dept., H. P. Smith.

EXECUTIVE COMMITTEE.—Chairman, E. J. Sloan, Sec. Aetna Ins. Co.; C. G. Smith, V. Pres. German American Ins. Co.; A. G. McIlwaine, Jr., Man. London & Lancashire Fire Ins. Co., Ltd.; C. D. Dunlop, V. President Providence Washington Ins. Co.; Frank Lock, Man. Atlas Assurance Co.; Edward Milligan, Pres. Phoenix Ins. Co.; Officers ex officio.

NEXT ANNUAL MEETING.—April 19, 1917.

STATED MEETINGS.—Third Thursday of January, April, July and October.

National Fire and Marine Organizations—(Continued)

MEMBERSHIP.

Aachen & Munich, of Germany; Ætna, of Hartford; Agricultural, of Watertown; American Central, of St. Louis; Atlas, of England; Boston, of Boston; Camden, of New Jersey; Fire Association, of Philadelphia; Fireman's Fund, of San Francisco; German American, of New York; Glens Falls, of Hartford; Hartford Fire, of Hartford; Home, of New York; Insurance Co. of N. A., of Philadelphia; Liverpool & London & Globe, of England; London & Lancashire, of England; National Fire, of Hartford; New Hampshire, of Manchester; North British & Mer., of England; Northern Assurance, of England; Norwich Union, of England; Phoenix, of Hartford; Phoenix Assurance, of England; Providence-Washington, of Providence; Royal, of England; Royal Exchange, of England; Saint Paul, of Minn.; Scottish Union & Nat., of Scotland; Security, of New Haven; Standard, of Hartford; Sun, of England; Westchester, of New York; Western, of Canada; Pennsylvania Fire, Automobile of Hartford.

FIRE MARSHALS' ASSOCIATION OF NORTH AMERICA.

Organized 1905.

OFFICERS.—Pres., L. T. Hussey, Topeka, Kan.; V. Pres., Robert W. Hargadine, St. Paul, Minn.; Sec.-Treas., W. M. Campbell, New Orleans, La.

EXECUTIVE COMMITTEE.—Officers named above and Chas. W. Schuyler, Nashville, Tenn., and Walter H. Bennett, Springfield, Ill.

NEXT ANNUAL MEETING.—To be decided by Executive Committee at meeting some time in the spring of 1917.

STATED MEETINGS.—Once each year, date and place decided as stated above.

THE FIRE UNDERWRITERS' ELECTRICAL BUREAU.

1 Liberty street, New York City.

OFFICERS.—Mgr., Wm. A. Stoney; Sec. and Treas., Wm. A. Stoney.

EXECUTIVE COMMITTEE.—German-American, Liverpool and London and Globe, North British and Mercantile, National Fire, Home, Hartford Fire, Ætna.

NEXT ANNUAL MEETING.—Last Wednesday in February.

STATED MEETINGS.—At call.

MEMBERS.

Ætna, American, Atlas Assurance, Caledonian, Citizens, Commercial Union, Fire Association, Fireman's Fund, German American, Glens Falls, Hanover, Hartford, Home, Insurance Company of North America, Liverpool & London & Globe, London & Lancashire, National Fire, New Hampshire, New York Underwriters Agency, North British & Mercantile, Northern Assurance, Norwich Union, Orient, Phoenix Assurance, Phoenix Ins. Co., Providence Washington, Rochester German Underwriters, Royal Exchange, Royal, Security, Springfield, Standard, Sun, Scottish Union & National, Westchester.

FIRE UNDERWRITERS' UNIFORMITY ASSOCIATION.

175 West Jackson Boulevard, Chicago, Ill. Organized May 21, 1907.

OFFICERS.—Pres., E. M. Sellers, Indianapolis; V. Pres., H. V. Thayer, Boston; Sec.-Treas., William S. Boyd, 175 West Jackson Boulevard, Chicago.

EXECUTIVE COMMITTEE.—Chairman, E. R. Hardy, New York; W. T. Benallack, Detroit; E. B. Hatch, Chicago; M. F. Jones, Boston; M. C. Henley, St. Louis; Gorham Dana, Boston.

FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST.

2132 Insurance Exchange, Chicago, Ill. Organized 1871.

OFFICERS.—Pres., J. G. Stauffer; V. Pres., Walter E. Atwater; Sec., Guy A. Richards; Treas., C. L. Hecox.

EXECUTIVE COMMITTEE.—A. A. Maloney, J. W. Noble, R. T. Williams, Wm. Higley, J. K. Lesch, J. C. Harding, D. W. Andrews, G. Wollager, Jr., R. L. Raynolds.

LIBRARY COMMITTEE.—Jno. Marshall, Jr., Chairman; C. L. Hecox, T. H. Smith, P. D. McGregor, A. H. Grupe, Abbie B. Gantz, Librarian.

SCHOLARSHIP COMMITTEE.—W. R. Townley, Chairman; W. H. Merrill, A. R. Monroe, G. H. Ball, R. I. Read.

NEXT ANNUAL MEETING.—October, 1917, Hotel La Salle, Chicago.

FIRE UNDERWRITERS' ASSOCIATION OF THE PACIFIC.

939 Merchants Exchange Building, San Francisco, Calif., Organized 1875.

OFFICERS.—Pres., Walter P. Porep; V. Pres., Edwin Parrish; Sec.-Treas., Calvert Meade; Asst. Sec., J. P. Moore.

EXECUTIVE COMMITTEE.—Washington Irving, Chairman; Walter P. Porep, Rolla V. Watt, Frank J. Devlin, ex officio members.

NEXT ANNUAL MEETING.—First Tuesday and Wednesday after first Monday in each year.

STATED MEETINGS.—Quarterly meetings, 3rd Tuesday in April, July and October.

National Fire and Marine Organizations—(Continued)

GENERAL ADJUSTMENT BUREAU.

80 Maiden Lane, New York City. Organized October, 1905.

OFFICERS.—Pres., C. D. Dunlop; V. Pres., C. F. Shallcross; Sec. and Treas., N. B. Bassett; Gen. Mng'r., W. J. Greer; Asst. Gen. Mng'r., Wilfred Garretson.

DIRECTORS.—F. C. Buswell, C. D. Dunlop, Henry W. Eaton, Geo. B. Edwards, Geo. M. Lovejoy, John B. Morton, F. R. Millard, C. F. Shallcross, A. H. Wray.

NEXT ANNUAL MEETING.—December, 1917.

INTERNATIONAL ASSOCIATION OF MARINE UNDERWRITERS.

The International Association of Marine Underwriters is composed of 220 corporate and 312 individual members, in all of 532 parties interested in marine insurance from all countries in the world. Those qualified for membership in the Association are: Marine insurance companies, individual underwriters, presidential and board members of marine insurance companies, committees of marine underwriters, presidents and secretaries of committees of marine insurers and agents of marine insurance companies. Those qualified as correspondents are: Chambers of commerce and other commercial bodies, claim agents and average adjusters, lawyers and judges, as also associations and persons that take a scientific interest in marine insurance. The yearly contribution for individual members amounts to £1 and for corporate members to £2. Beyond the demand of this yearly contribution members incur no liability whatever by their membership in the Association. The President is E. S. Orobio de Castro, Jr., and the Secretary for the United States, W. H. McGee, 15 William street, New York.

INSURANCE INSTITUTE OF AMERICA.

(Fire, Life and Casualty.)

Reading Courses and Examinations and Text Books on Insurance Subjects.

Address of Secretary, 141 Milk street, Boston, Mass. Organized 1909.

OFFICERS.—Pres., A. T. Graham; Hon. V. Prests., E. E. Cole, Pittsburgh, Pa.; Geo. E. Haas, Chicago, Ill.; A. W. Neale, Cleveland, O.; Chas. E. Chase, Hartford, Conn.; Elliott Middleton, Detroit, Mich.; Herbert Folger, San Francisco, Cal.; H. I. Brown, Philadelphia, Pa.; U. C. Crosby, Boston, Mass.; W. C. Faxon, Hartford, Conn.; Edwin H. Forry, Indianapolis, Ind.; Walter G. Cowles, Hartford, Conn.; W. B. Burpee, Manchester, N. H.; H. H. Glidden, Chicago, Ill.; E. J. Sloan, Hartford, Conn.; John T. Stone, Baltimore, Md.; Sec.-Treas., Benjamin Richards.

EXECUTIVE COMMITTEE.—W. A. Bament, New York; L. N. Denniston, Hartford; John H. Kenney, Baltimore.

EDUCATIONAL COMMITTEE (Courses open to all).—D. N. Handy, Chairman, 141 Milk street, Boston, Mass.

NEXT ANNUAL MEETING.—October, 1917, at Chicago, Ill.

MEMBERS.

Fire Insurance Society of Philadelphia, 232 South Fourth street, Philadelphia, Pa.; Fire Insurance Club of Chicago, 1743 Insurance Exchange Bldg., Chicago, Ill.; Insurance Library Association of Boston, 141 Milk street, Boston, Mass.; Insurance Society of New York, 84 William street, New York, N. Y.; Insurance Institute of Hartford, 60 Prospect street, Hartford, Conn.; Fire Underwriters' Assn. of the Pacific, 939 Merchants Exchange, San Francisco, Cal.; Insurance Club of Memphis, Memphis, Tenn.; Fire Insurance Society of Pittsburgh, 316 Fourth Avenue, Pittsburgh, Pa.; Insurance Society of Cleveland, 502 Chamber of Commerce Bldg., Cleveland, O.; Tennessee Underwriters' Association, Box 795, Memphis, Tenn.; The Profile Club, 156 Hanover St., Manchester, N. H.; Insurance Society of Baltimore, 10 South St., Baltimore, Md.; Fire Insurance Club of Watertown, N. Y.; Clerks' Assn. of the Springfield Fire and Marine, Springfield, Mass.

MILL AND ELEVATOR MUTUAL FIRE INSURANCE FIELD MEN'S ASSOCIATION.

Organized May, 1907.

OFFICERS.—Pres., J. A. Vincent, 1100 Flour Exchange, Minneapolis, Minn.; V. Pres., W. H. Ingalls, Fort Worth, Tex.; Sec., Wm. Reed, Oxford, Mich.; Asst. Sec., Eugene Arms, Care of Michigan Millers Mutual Fire Ins. Co., Lansing, Mich.; Treas., C. B. Sinex, Care of Gr. Dealers, Nat'l. Mut. Fire Ins. Co., Indianapolis, Ind.

EXECUTIVE COMMITTEE.—R. S. Danforth, Chairman; T. M. Van Horn, C. R. McCotter.

NEXT ANNUAL MEETING.—May, at Chicago, Ill.

NATIONAL ASSOCIATION OF INSURANCE AGENTS.

55 Kilby street, Boston, Mass. Organized September 30, 1896.

OFFICERS.—Pres., E. C. Roth, Buffalo, N. Y.; V. Prests. (New England States), L. C. Merrill, Concord, N. H.; (Middle Department States) Glen H. Johnson, Syracuse,

National Fire and Marine Organizations—(Continued)

N. Y.; (Southwestern States), Arthur W. Mills, Pine Bluff, Ark.; (Middle Western States), W. A. Eldridge, Detroit, Mich.; (Mississippi Valley States), R. L. Stewart, Kansas City, Mo.; (Pacific Coast States), M. O. Robbins, Santa Anna, Cal.; (Rocky Mountain States), F. W. Standart, Denver, Col.; Sec.-Treas., Henry H. Putnam, 55 Kilby street, Boston, Mass.

EXECUTIVE COMMITTEE.—Clarence S. Pellet, Chicago, Ill., Chairman; S. Y. Way, Orlando, Fla.; Fred J. Cox, Perth Amboy, N. J.; E. M. Allen, Helena, Ark.; F. A. Dewick, Boston, Mass.; John C. Coart, Seattle, Wash.; John Townsend, St. Paul, Minn.; A. J. Meyer, Indianapolis, Ind.; Louis L. Rauh, Cincinnati, O.

FINANCE COMMITTEE.—William Gilmour, 114 Water street, Boston, Mass., Chairman, F. S. Hamlin, Haverhill, Mass.; Richard L. Wood, Buffalo, N. Y.; Joseph C. Meyers, Helena, Ark.; W. P. Battelle, Los Angeles, Cal.; E. W. Beardsley, Hartford, Conn.; S. L. Lowry, Tampa, Fla.; Fred W. Cole, Atlanta, Ga.; Charles F. Hildreth, Freeport, Ill.; B. F. Kauffman, Des Moines, Ia.; F. S. Hamlin, Haverhill, Mass.; Edward Yerger, Jackson, Miss.; John Brynes, Columbus, Neb.; Thomas C. Moffatt, Newark, N. J.; Walker Taylor, Wilmington, N. C.; A. W. Neale, Cleveland, O.; David G. Ellison, Columbia, S. C.; L. Y. Mason, Memphis, Tenn.; Joseph G. Brown, Montpelier, Vt.; Coleman Wortham, Richmond, Va.; John C. Coart, Seattle, Wash.; T. Harvey Pollock, Wheeling, W. Va.

GRIEVANCE COMMITTEE.—John A. Murphy, Buffalo, N. Y., Chairman; E. P. Ingraham, Worcester, Mass.; H. F. Arnold, Galesburg, Ill.; Henry G. McMillan, Knoxville, Tenn.; C. F. Hibbard, Milwaukee, Wis.

LEGISLATIVE COMMITTEE.—George D. Markham, St. Louis, Mo., Chairman; **ORGANIZATION COMMITTEE.**—F. E. Warner, Salem, Mass., Chairman; Harry A. Logue, Pittsburgh, Pa.; Lyle A. Stephenson, Kansas City, Mo.; Richard C. Steele, Gloucester, Mass.; D. L. Smith, Arcadia, Fla.; O. J. Smith, Indianapolis, Ind.; G. T. Amsden, Rochester, N. Y.; F. H. Wagner, Minneapolis, Minn.; Geo. N. Taylor, Streator, Ill.; Fred W. Standart, Denver, Colo.; R. P. Cravens, Salina, Kan.; W. S. Hartson, New Orleans, La.; H. B. Windsor, Salt Lake City, Utah; Craig Belk, Houston, Texas; Ed. M. Semans, Oklahoma City, Okla.; M. R. Hubbert Smith, Birmingham, Ala.; R. L. Betty, West Point, Miss.; N. H. Grady, Chattanooga, Tenn.; Ralph W. Lee, Washington, D. C.

CASUALTY AND SURETY COMMITTEE.—J. K. Livingston, Dime Bank Bldg., Detroit, Mich., Chairman; John B. McKee, Nashville, Tenn.; Edward B. Case, Chicago, Ill.; C. J. Kehoe, St. Louis, Mo.; Fred L. Gray, Minneapolis, Minn.; Edward F. Woods, Boston, Mass.; G. Arthur Howell, Atlanta, Ga.

STATED MEETINGS.—Annual and semi-annual.

NEXT ANNUAL MEETING.—September, 1917, St. Louis, Mo.

NATIONAL AUTOMATIC SPRINKLER ASSOCIATION.

Fire Prevention (For the advancement of the automatic sprinkler art as applied to the conservation of life and property from fire).
80 Maiden Lane, New York.

OFFICERS.—Pres., George M. Myers, Kansas City, Mo.; Sec., Ira G. Hoagland, New York.

NATIONAL ASSOCIATION OF MUTUAL INSURANCE COMPANIES.

(Devoted chiefly to Fire, Tornado and Casualty Insurance.)

126½ E. Main street, Crawfordsville, Ind. Organized 1895.

OFFICERS.—Pres., L. R. Welch, Fitchburgh, Mass.; V. Prests., C. M. McMillan, Carthage, Ill.; W. Morris Deisher, Reading, Pa.; Chas. H. Ridgway, Kansas City, Mo.; Treas., C. A. McCotter, Indianapolis, Ind.; Sec., Harry P. Cooper, Crawfordsville, Ind.

BOARD OF DIRECTORS.—L. R. Welch, Chairman. Three Year Term—W. E. Straub, Lincoln, Neb.; J. C. Adderly, Chicago, Ill.; W. B. Gasche, Topeka, Kan.; C. A. McCotter, Indianapolis, Ind. Two Year Term—Harry P. Cooper, Crawfordsville, Ind.; Alfred H. Nash, Abington, Mass.; John Hoffa, Wilkesbarre, Pa. One Year Term—O. M. Thurber, Red Wing, Minn.; O. E. Hurst, Millersburg, Ky.; Jacob Ambler, Salem, O. Departmental Directors—Henry P. Magill, Chicago, Ill.; E. C. Mercer, Rochester, Ind.

ANNUAL MEETING.—Kansas City, Mo., Oct. 16-19, 1917.

NATIONAL AUTOMOBILE UNDERWRITERS' CONFERENCE.

Room No. 1819, 80 Maiden Lane, New York.

OFFICERS.—Pres., Douglas F. Cox, New York; V. Pres., John Marshall, Jr., Chicago; Treas., Charles G. Smith, New York; Gen. Counsel, Hartwell Cabell; Sec. and Gen. Mgr., L. G. Hodgkins, New York.

EXECUTIVE COMMITTEE.—C. K. Yungman, Chairman; T. H. Anderson, H. R. Clough, Milton Dargan, W. R. Hedge, J. B. Levison, John Marshall, Jr., C. J. Neare, F. J. Sauter, H. F. Sewall.

MEMBERS.

Ætna Accident & Liability, Ætna, Agricultural, Alliance Assurance, Alliance Insur-

National Fire and Marine Organizations—(Continued)

ance, American Eagle, American Central, American & Foreign Mar., American, Atlas Assurance, Automobile Ins. Co., Boston, British & For. Marine, Columbia, Clay, Henry Fire, Commercial Union Assurance, Commercial Union New York, Commonwealth, Connecticut Fire, Continental Fire, Equitable Fire & Marine, Federal, Fidelity Phenix, Fireman's Fund, German American, Glens Falls, Globe & Rutgers, Hand-in-Hand, Hanover, Hartford, Home, Indemnity Mut. Mar., Insurance Company of North America, Insurance Co. State of Pa., Liverpool & London & Globe, London & Lancashire, Mannheim, Marine, Maryland Motor, Massachusetts Fire & Marine, Mercantile, Michigan Commercial, Milwaukee Mechanics, National Ben Franklin, National Fire, Newark Fire, Niagara Fire, North British & Merc., Norwich Union, Nord-Deutsche, Ocean Marine, Old Colony, Orient, Palatine, Pennsylvania, Phenix Assurance, Phenix Insurance, Providence Washington, Prussian National, Queen, Royal Exchange, Reliance Marine, Royal, Scottish Union & National, St. Paul Fire & Marine, Safeguard, Svea, Sewall, H. F., Springfield Fire & Marine, Stuyvesant, Thames & Mersey, Tokio, Union Assurance, Union Marine, United States Fire, U. S. Lloyds, Westchester Fire.

NATIONAL BOARD OF FIRE UNDERWRITERS.

76 William street, New York.

OFFICERS.—Pres., R. M. Bissell; V. Pres., F. C. Buswell; Sec., E. J. Haynes; Treas., C. J. Holman.

EXECUTIVE COMMITTEE.—Frank Lock, Chairman; Henry E. Rees, Frank Lock, A. G. McIlwaine, Jr., P. Beresford, D. H. Dunham, F. R. Bigelow, Charles H. Barry, E. E. Cole, E. W. West, Charles L. Case.

NEXT ANNUAL MEETING.—New York, May 24, 1917.

ROLL OF MEMBERS.

Aachen and Munich Fire, Aetna, Agricultural, Albany, Allemannia Fire, Alliance, American, American Central, Arizona Fire, Atlas Assurance, Automobile, Boston, British America Assurance, Buffalo German, Caledonian, Camden Fire Ins. Association, Century, Citizens, City of New York, Columbian National, Commerce, Commercial Union Assurance, Commercial Union Fire, Commonwealth, Concordia Fire, Connecticut Fire, Continental, County Fire of Philadelphia, Detroit F. & M., Detroit National, Dixie Fire, Dubuque F. & M., Equitable F. & M., Farmers' Fire, Fire Association, Fireman's Fund, Firemen's, Franklin Fire, Frankona Reinsurance, General Fire, Georgia Home, German Alliance, German American, German American of Pennsylvania, German American Fire of D. C., Germania Fire, Glens Falls, Globe and Rutgers, Granite State, Hamburg-Bremen Fire, Hanover Fire, Hartford Fire, Home, Imperial Assurance, Insurance Co. of N. America, Insurance Company State of Pa., Knickerbocker, Law, Union and Rock, Liverpool and London and Globe, Liverpool and London and Globe, of New York, London and Lancashire Fire, London Assurance, Massachusetts F. & M., Mechanics' Fire, Mechanic's and Trader's, Mercantile of America, Michigan Commercial, Michigan F. & M., Milwaukee Mechanics, Munich Reinsurance, National Fire, Nationale Fire, National Union, National Union Fire, Newark Fire, New Brunswick Fire, New Hampshire Fire, New Jersey Fire, Niagara Fire, Nord-Deutsche, Norske Lloyd, Northern, Northern Assurance, North British and Mercantile, Eng., Northwestern National, Norwich Union Fire Ins. Society, Old Colony, Orient, Pacific Fire, Palatine, Pennsylvania Fire, People's National Fire, Petersburg Savings and Ins. Co., Phenix Fire, Phenix, Phoenix Assurance, Portsmouth Fire Association, Potomac of D. C., Providence Washington, Prussian National, Queen, Reliance, Rhode Island, Russia, Royal, Royal Exchange Assurance, St. Paul F. & M., Safeguard, Salamandra, Scottish Union and National, Security, Springfield F. & M., Standard, Standard of Trenton, State Assurance, Stuyvesant, Sun Insurance Office, Svea Fire and Life, Swiss National, Teutonia Fire, Twin City, Union Assurance Society, Union Fire, United Firemen's, United States Fire, Urbaine Fire, Virginia F. & M., Westchester Fire, Western, Western Assurance, Williamsburgh City Fire, Yorkshire.

NATIONAL BOARD OF MARINE UNDERWRITERS.

(Devoted to Marine Insurance.)

63-65 Beaver street, New York City. Organized 1882.

OFFICERS.—Pres., Clayton Platt; V. Pres., W. H. McGee; Acting Sec., E. G. Driver; Treas., H. K. Fowler; Asst. Treas., F. H. Cauty.

EXECUTIVE COMMITTEE.—Douglas F. Cox, Clayton Platt, H. K. Fowler, W. H. McGee, C. E. Dean, M. Grundner, K. S. Mayhew, W. J. Roberts, L. F. Burke, Samuel Bird, Jr., E. W. S. Morren.

NEXT ANNUAL MEETING.—Third Wednesday in May, at Board rooms.

NATIONAL FIRE PROTECTION ASSOCIATION.

(Devoted to Fire Prevention and Fire Protection.)

87 Milk street, Boston, Mass. Organized 1895.

OFFICERS.—Pres., Chas. E. Meek, New York; V. Pres., L. Wiederhold, Jr., Philadelphia; D. Everett Waid, New York; Sec., Franklin H. Wentworth, 87 Milk street,

National Fire and Marine Organizations—(Continued)

Boston, Mass.; Treas., Franklin H. Wentworth; Supt. of Fire Records, Robert O. Dawson; Chief Clerk, Florence S. Osborn.

EXECUTIVE COMMITTEE.—F. J. T. Stewart, Chairman, 123 William street, New York, N. Y.; The Officers; Past Presidents Robert D. Kohn, H. L. Phillips. Term expires 1917—R. P. Miller, C. H. Patton, C. L. Scofield, S. W. Stratton, James White. Term expires 1918—H. W. Forster, E. B. Hatch, H. O. Lacount, A. M. Schoen, M. R. Strong. Term expires 1919—W. F. Ballinger, F. J. T. Stewart, E. V. French, S. J. Williams, Ira H. Woolson.

NEXT ANNUAL MEETING.—May 8, 9, 10, 1917, Hotel Willard, Washington, D. C.

ACTIVE MEMBERS.

January 1, 1917.

American Institute of Architects, American Institute of Consulting Engineers, American Institute of Electrical Engineers, American Institute of Mining Engineers, American Gas Institute, American Electric Railway Association, American Warehousemen's Association, Arkansas Actuarial Bureau, Associated Factory Mutual Fire Insurance Co.'s Inspection Bureau; Associated Metal Lath Manufacturers, Association of Edison Illuminating Companies, Association of Fire Underwriters of Baltimore City, Board of Fire Underwriters of Allegheny County, Board of Fire Underwriters of the Pacific, Board of Fire Underwriters of the Territory of Hawaii, Boston Board of Fire Underwriters, Buffalo Association of Fire Underwriters, Bureau of Explosives, Canadian Fire Underwriters' Association, Canadian Manufacturers Association, Chicago Board of Underwriters of Chicago, Cincinnati Fire Prevention Bureau, Cleveland Inspection Bureau, Committee of Mfrs. on Standardization of Fittings and Valves, Compressed Gas Manufacturers Association, Cotton Insurance Association, Electrical Supply Jobbers Association, Factory Insurance Association, Factory Mutual Laboratories, Fire Underwriters' Electrical Bureau, Fire Underwriters' Inspection Bureau, Florida Fire Prevention Society, Georgia Fire Prevention Society, Gypsum Industries Association, Illinois Inspection Bureau, Illinois State Fire Prevention Association, Independent Oil Men's Association, Indiana Inspection Bureau, Indiana State Fire Prevention Association, Institute of Makers of Explosives, Insurance Association of Providence, International Acetylene Association, International Association of Fire Engineers, International Association of Municipal Electricians, Iowa Rating Bureau, Kansas Inspection and Fire Prevention Office, Kentucky Actuarial Bureau, Kentucky State Fire Prevention Association, Louisiana Fire Prevention Bureau, Louisiana State Society for the Reduction of Fire Waste, Mainland Fire Underwriters' Association of British Columbia, Massachusetts Mutual Farm Inspection Bureau, Massachusetts Mutual Fire Insurance Union, Michigan Inspection Bureau, Michigan State Fire Prevention Association, Millers' National Federation, Mississippi Inspection and Advisory Rating Co., Mississippi Society for the Prevention of Fires, Missouri Inspection Bureau, Mutual Fire Prevention Bureau, National Association of Building Owners and Managers, National Association of Credit Men, National Association of Electrical Inspectors, National Association of Insurance Agents, The, National Association of Manufacturers of United States, National Association of Master Gravel and Slag Roofers of America, National Association of the Motion Picture Industry, National Automatic Sprinkler Association, National Board of Fire Underwriters, National Commercial Gas Association, National Convention of Insurance Commissioners, National Electrical Contractors' Association, National Electric Light Association, National Gas Engine Association, National Implement and Vehicle Association, National Lumber Manufacturers' Association, National Paint, Oil and Varnish Association, National Petroleum Association, National Warm Air Heating and Ventilating Association, National Wholesale Druggists' Association, National Wholesale Grocers' Association, Nebraska Inspection Bureau, New Brunswick Board of Fire Underwriters, New England Bureau of United Inspection, New England Insurance Exchange, New Hampshire Board of Fire Underwriters, New Jersey Schedule Rating Expert's Office, New York Board of Fire Underwriters, New York Fire Insurance Exchange, Newfoundland Board of Fire Underwriters, North Carolina Fire Prevention Association, Nova Scotia Board of Fire Underwriters, Ohio Inspection Bureau, Ohio State Fire Prevention Association, Oklahoma Inspection Bureau, Philadelphia Fire Underwriters' Association, Philadelphia Suburban Underwriters' Association, Portland Cement Association, Rocky Mountain Fire Underwriters' Association, Society Advocating Fire Elimination, Society for Electrical Development, South Carolina State Fire Prevention Association, South Dakota State Fire Prevention Association, Southern Cypress Manufacturers' Association, South-Eastern Underwriters' Association, St. Louis Fire Prevention Bureau, Suburban Fire Insurance Exchange, Tennessee Fire Prevention Association, Tennessee Inspection Bureau, Texas Fire Prevention Association, Texas State Fire Insurance Commission, The Union Underwriters' Association of the District of Columbia, Underwriters' Association of the Middle Department, Underwriters' Association of New York State, Underwriters' Bureau of Middle and Southern States, Underwriters' Bureau of New England, Underwriters' Laboratories, Inc., Vancouver Island Fire Underwriters' Association, Water Works Manufacturers Association, Western Actuarial Bureau (Fire), Western Canada Fire Underwriters' Association, Western Factory Insurance Association, Western Improved Risk Association, Western Insurance Bureau, Western Sprinklered Risk Association, West Virginia Inspection Bureau, Wisconsin Inspection Bureau, Wisconsin State Fire Prevention Association.

National Fire and Marine Organizations—(Continued)

THE NEW ENGLAND BUREAU OF UNITED INSPECTION.

71 Kilby street, Boston, Mass. Organized December 9, 1887.

OFFICERS.—Chairman, Charles Haas; Vice-Chairman, Edward C. Brush; Clerk and Manager, Edward A. Northey; Treas., Clifford H. Rice.

GOVERNING COMMITTEE.—Charles Haas, Edward C. Brush, F. A. Nutt, Clifford H. Rice, H. Belden Sly, W. H. Winkley, Walter Adlard, F. E. Dunham, W. J. McEvoy.

ANNUAL MEETING.—First Friday in February, 1918.

REGULAR MONTHLY MEETINGS.—Held first Monday in each month, unless first Monday is a holiday, when meetings are held the second Monday, at Bureau Rooms, 71 Kilby street, Boston, Mass.

BUREAU COMPANIES.

Active Members.

Aachen & Munich, Agricultural, City of New York, Continental, Fidelity-Phenix, Fireman's Fund, Firemen's of N. J., Germania, Granite State, Hamburg-Bremen, Hanover, Insurance Co. of North America, Insurance Co. of the State of Pennsylvania, London Assurance, Massachusetts F. & M., Milwaukee Mechanics, National Union, Niagara, North River, Northwestern National, Pennsylvania, Prussian National, Reliance, Rhode Island, Yorkshire.

Associate Members.

Alliance Insurance Co. with Insurance Co. of North America; American Eagle Fire Insurance Co. with Continental Insurance Co.; Firemen's Underwriters with Firemen's Insurance Co. of N. J.; Nationale Fire Insurance Co. of Paris, France, with Rhode Island Insurance Co.; Netherlands Fire & Life Insurance Co. with Prussian National Insurance Co.; Niagara-Detroit Underwriters with Niagara Fire Insurance Co.; Phenix Fire Insurance Co. of Paris, France, with R. I. Insurance Co.; Philadelphia Underwriters, with Insurance Co. of North America; Union Fire Insurance Co. of Paris, France, with R. I. Insurance Co.

NEW ENGLAND AUTOMOBILE UNDERWRITERS CONFERENCE.

OFFICERS.—Pres., H. R. Clough; V. Pres., W. R. Hedge; Sec.-Treas., C. S. Timberlake.

EXECUTIVE COMMITTEE.—L. R. Bowden, F. C. Buswell, H. R. Clough, H. F. Damon, J. V. Fothergill, W. R. Hedge, E. H. Hildreth, C. S. Timberlake, G. H. Tryon, E. T. Wells, H. P. Whitman, W. F. Whittlesey.

MEMBERS.

(Practically identical with National Automobile Underwriters' Conference, see above.)

NEW ENGLAND INSURANCE EXCHANGE.

141 Milk street, Boston. Organized 1883.

OFFICERS.—Pres., Henry J. Ide; 1st V. Pres., C. H. Rice; 2d V. Pres., (Vacant); Sec.-Treas., C. M. Goddard.

EXECUTIVE COMMITTEE.—F. B. Luce, Chairman; F. W. Alden, H. G. Braithwaite, W. B. Cruttenden, C. H. Hoxie, A. J. Murphy.

NEXT ANNUAL MEETING.—Saturday, January 12, 1918.

STATED MEETINGS.—Saturdays, Boston.

PACIFIC COAST AUTOMOBILE UNDERWRITERS' CONFERENCE.

515 Insurance Exchange Bldg., San Francisco, Cal. Organized January 12, 1916.

OFFICERS.—Pres., F. B. Kellam, Royal; V. Pres., T. H. Anderson, Liverpool & London & Globe; Sec., C. S. Pearson, 515 Insurance Exchange Bldg., Treas., J. L. Fuller, Norwich Union.

EXECUTIVE COMMITTEE.—J. B. Levison, Chairman; Arthur Brown, G. E. Townsend, B. Goodwin, W. W. Alverson, E. C. F. Knowles, A. T. Bailey, J. R. Molony, F. P. Wilson.

NEXT ANNUAL MEETING.—October, 1917, 503 Insurance Exchange Bldg.

RAILWAY UNDERWRITERS.

175 W. Jackson Blvd., Chicago, Ill.

OFFICERS.—Pres., A. G. Dugan; V. Pres., J. C. Harding; Sec.-Treas., J. C. Ingram; Mgr., George M. Fisher; Asst. Mgr., W. N. Cornell.

NEXT ANNUAL MEETING.—April, 1917, at Office of the Association.

MEMBERS.

German American Insurance Co., North British & Mercantile Insurance Co., Springfield F. & M. Insurance Co., Hartford Fire Insurance Co., Pennsylvania Fire Insurance Co., American Central Insurance Co.

National Fire and Marine Organizations—(Continued)

ROCKY MOUNTAIN FIRE UNDERWRITERS' ASSOCIATION.

(Fire Insurance Inspections and Ratings.)

Manager, G. W. Brinsmaid, Gas & Elec. Bldg., Denver, Col.

OFFICER.—Sec., E. B. Hatch, 175 W. Jackson Blvd., Chicago, Ill.

EXECUTIVE COMMITTEE.—W. L. Steele, Chairman; W. M. Speyer, G. H. Batchelder, Ingram & Lerch, C. W. Higley, Neal Bassett, Bernard Faymonville, F. J. Devlin.

NEXT ANNUAL MEETING.—October, 1917.

STATED MEETINGS.—Fourth Monday in October.

SOUTH-EASTERN UNDERWRITERS' ASSOCIATION.

Trust Co. of Ga. Bldg., Atlanta, Ga. Organized 1882.

OFFICERS.—Pres., F. C. Buswell; V. Pres., Edgar T. Gentry; Sec., Jos. S. Raine.

EXECUTIVE COMMITTEE.—Geo. W. Babb, Dowdell Brown, H. R. Bush, C. H. Godfrey, J. E. White, Milton Dargan, C. F. Low, Dan B. Harris, C. J. Holman, Geo. C. Long, Jr., W. R. Prescott, Henry E. Rees, Edwin G. Seibels, H. A. Smith, S. Y. Tupper.

NEXT ANNUAL MEETING.—May 22, 1917.

STATED MEETINGS.—Annual and semi-annual.

MEMBERS.

Aachen & Munich Ins. Co. of Germany, Aetna Insurance Co. Agricultural Insurance Co., Alliance Insurance Co., American Insurance Co., American Central Insurance Co., Atlanta Home Underwriters, Atlantic Fire Insurance Co., Atlas Assurance, Atlas Underwriters, Boston Insurance Co., British America Assurance Co., British Underwriters Agency, Caledonian Insurance Co. of Edinburgh, City of New York Insurance Co., Citizens Insurance Co. of Missouri, Colonial Fire Underwriters, Commercial Union Assurance Co., Limited, of London, Commercial Union Fire Insurance Co., Commonwealth Insurance Co., Connecticut Fire Insurance Co., County Fire Insurance Co., Delaware Underwriters, Dixie Fire Insurance Co., Duquesne Underwriters, Equitable Fire and Marine Ins. Co., Exchange Underwriters Agency, Factors and Traders Insurance Co., Fire Association, Fireman's Fund Insurance Co., Franklin Fire Insurance Co., Georgia Fire Underwriters, German Alliance Insurance Co., Franklin Fire Insurance Co., Girard Fire and Marine Insurance Co., Glens Falls Insurance Co., Granite State Fire Insurance Co., Hamburg-Bremen, Hand-in-Hand, Hanover Fire Insurance Co., Hartford Fire Insurance Co., Home Fire Insurance Corporation of Virginia, Home Insurance Co., Home Underwriters, Insurance Company of North America, Imperial Assurance Co., Jersey Fire Underwriters, Liverpool and London and Globe Insurance Co. of Liverpool, Liverpool and London and Globe Insurance Co. of New York, London Assurance Corporation of London, London and Lancashire Fire Insurance Co. of Liverpool, Massachusetts Fire and Marine Insurance Co., Mechanics & Traders Insurance Co., Mercantile Fire and Marine Underwriters Agency, National Fire Insurance Co., National Union Fire Insurance Co., Newark Fire Insurance Co., Newark Fire Underwriters Agency, New Hampshire Fire Insurance Co., New Haven Underwriters Agency, New York Underwriters Agency, Niagara Fire Insurance Co., Niagara-Detroit Underwriters' Northern Assurance, Northern Insurance Co. of New York, Northern Und., North British and Mercantile Insurance Co. of London and Edinburgh, North Carolina Home Insurance Co., Nord-Deutsche Insurance Co., Norwich Union Fire Insurance Society of Norwich, Orient, Patriotic, Palatine Insurance Co., Ltd., of London, Pennsylvania Fire Insurance Co., Phoenix Underwriters, Philadelphia Underwriters, Phoenix Insurance Co., Phoenix Assurance Co., Ltd., of London, Pioneer Agency of Hamburg-Bremen; Piedmont of Charlotte, N. C.; Providence Washington Insurance Co., Queen Insurance Co. of America, Rochester German Underwriters Agency, Royal Insurance Co. of Liverpool, Royal Exchange Assurance of London, Scottish Union and National Insurance Co. of Edinburgh, Security Insurance Co., Sterling Fire Insurance Co., St. Paul Fire and Marine Ins. Co., Springfield Fire and Marine Insurance Co., Standard Fire Insurance Co., State Assurance Co. of Liverpool, Stonewall Insurance Co., Sun Insurance Office of London, Sun Underwriters Agency, Svea Fire and Life Insurance Co. of Sweden, Union Assurance Society, Ltd., London, Westchester Fire Insurance Co., Western Assurance Co., Toronto, Can., Yorkshire Insurance Co., Ltd., of York, Eng., Underwriters Fire of Rocky Mount, N. C.

SOUTHERN ADJUSTMENT BUREAU.

(Fire.)

719 Trust Co. of Ga. Bldg., P. O. Box 1536, Atlanta, Ga. Organized 1909.

OFFICERS.—Pres., Dan B. Harris; V. Pres., R. N. Hughes; Sec.-Treas., Jos. J. Windle; Asst. Sec., E. P. Roberts.

EXECUTIVE COMMITTEE.—Dan B. Harris, R. N. Hughes, Dowdell Brown, W. E. Chapin, Thomas Egleston, Milton Dargan, Clarence F. Low, S. Y. Tupper, E. T. Gentry.

NEXT ANNUAL MEETING.—March, 1918, at Atlanta, Ga.

National Fire and Marine Organizations—(Continued)

STATED MEETINGS.—On Call.

STAFF ADJUSTERS.—J. S. Daniel, Capt. Wm. N. Hawks, H. L. Manson, Harold Hyer, L. B. Hazzard, W. D. Hughes, R. A. Redding, L. S. Collier.

BRANCH OFFICES.—Birmingham, Ala., Prentiss B. Reed, Jos. M. Lawrence, W. G. Overton, Jr., Adjusters; Montgomery, Ala., Guy F. Elliott, Adjuster; Louisville, Ky., Stephen French, John P. Young, Hugh W. Young, Ben P. Gray, Adjusters; Charlotte, N. C., Jordon S. Thomas, Benj. M. Brothers, Adjusters; Memphis, Tenn., E. M. Lindsey, J. B. C. Guile, Adjusters; Nashville, Tenn., Hunter Davis, W. F. Follin, Adjusters; Richmond, Va., Robt. M. Friend, R. E. Bruce, Jr., Adjusters; Jacksonville, Fla., J. T. Dargan, Jr., Adjuster.

MEMBERS.

Aachen & Munich, Aetna, Agricultural, American Central, Atlantic National, Atlas, British America, Caledonian, Citizens', City of New York, Commercial Union, Continental, Delaware, Dixie, Equitable F. & M., Farmers', Fidelity Phenix, Fire Association, Fireman's Fund, Georgia Home, German Alliance, German American, Germania, Girard, Hamburg-Bremen, Hanover, Hartford, Home, Ins. Co. of N. A., Ins. Co. of State of Penn., Liverpool & London & Globe, London Assurance, London & Lancashire, Milwaukee Mechanics', National Union, Newark Fire, New Brunswick, New Hampshire, N. Y. Underwriters', Niagara, North British & Mercantile, Northern Assurance, Norwich Union, Orient, Pennsylvania Fire, People's National, Phoenix Assurance, Phoenix Ins. Co., Providence Washington, Queen, Rhode Island, Royal Exchange, Royal Insurance Co., St. Paul F. & M., Scottish Union & National, Security, Virginia F. & M., Virginia State, Westchester, Western Assurance.

SOUTHERN AUTOMOBILE INSURANCE CONFERENCE.

1201 Hurt Bldg., Atlanta, Ga.

OFFICERS.—Pres., Milton Dargan; V. Pres., C. J. Neare; Sec.-Treas., Whiteford S. Mays.

SOUTHERN TORNADO INSURANCE ASSOCIATION.

(Tornado and Windstorm.)

56 Cedar street, New York City. Organized June, 1910.

OFFICERS.—Pres., Henry E. Rees; V. Pres., J. E. Lopez; Sec., W. L. Dennis.
EXECUTIVE COMMITTEE.—Henry E. Rees, J. E. Lopez, Frank Lock, W. S. Alley, L. Pfingstag, Victor Roth, Joseph Barrett.

NEXT ANNUAL MEETING.—May, 1917, at New York City.

MEMBERS.

Aachen & Munich, Aetna, Agricultural, American Central, American, Atlas Assurance, American Eagle, Camden, Citizens, Connecticut, Continental, Fidelity-Phenix, Fire Association, Firemen's, Franklin, German Alliance, German American, Germania, Glens Falls, Globe & Rutgers, Hamburg-Bremen, Hartford, Home, Insurance Company of North America, Insurance Company of State of Penn., New Jersey, Liverpool & London & Globe Ins. Co., Eng., Liverpool & London & Globe Ins. Co., N. Y., New Brunswick, National Fire, National Union, Newark, New York Underwriters, Niagara, North British & Mercantile, Northern Assurance, North River, Queen, Pennsylvania, Philadelphia Underwriters' Phoenix Assurance, Phenix, Providence Washington, Rhode Island, Rochester-German, Royal, St. Paul, Scottish Union & National, Security, United States Fire, Westchester, Co-operating Companies—London & Lancashire, Orient, Springfield, Commonwealth.

UNDERWRITERS' ASSOCIATION OF THE MIDDLE DEPARTMENT.

316 Walnut street, Philadelphia, Pa.

OFFICERS.—Pres., R. H. M. Stuart; V. Pres., H. W. Chapman; Sec., Louis Wiederhold, Jr.

EXECUTIVE COMMITTEE.—G. A. Russell, H. A. Miller, W. R. Adams, Frederick G. Smith, David Hinckley, John D. Boniface, Charles S. Kramer, James Keeley, J. T. Robertson.

NEXT ANNUAL MEETING.—Philadelphia, January 16, 1918.

STATED MEETINGS.—At Philadelphia, 3rd Wednesday in months of January, April, July and October.

THE UNDERWRITERS' BUREAU OF THE MIDDLE AND SOUTHERN STATES.

(Fire.)

1 Liberty street, New York City. Organized 1892.

OFFICERS.—Mgr. and Sec., Wm. A. Stoney; Treas., G. W. Burchell.

EXECUTIVE COMMITTEE.—Queen, Commercial Union, Insurance Co. of North America, North British & Mercantile Ins. Co., Hartford Fire Ins. Co., German American

National Fire and Marine Organizations—(Continued)

Ins. Co., New York Underwriters Agency, National Fire Ins. Co., Northern Assurance Co.

NEXT ANNUAL MEETING.—Last Wednesday in February.

STATED MEETINGS.—At call.

MEMBERS.

Queen Insurance Co., National Fire Insurance Co., German American Ins. Co., Phoenix Insurance Co., Scottish Union & National Ins. Co., Liverpool & London & Globe Ins. Co., Aetna Insurance Co., Home Insurance Co., North British & Mercantile Ins. Co., Fire Association, Royal Insurance Co., Springfield Fire & Marine Ins. Co., Hartford Fire Ins. Co., Royal Exchange Assurance, Northern Assurance Co., London & Lancashire Fire Ins. Co., New York Underwriters' Agency, Norwich Union Fire Ins. Society, Western Assurance Co., Atlas Assurance Co., Ltd.; Phoenix Assurance Co., Ltd.; New Hampshire Fire Ins. Co., Providence-Washington Ins. Co., Rochester German Underwriters' Agency, Glens Falls Insurance Co., Camden Fire Ins. Assn., Westchester Fire Insurance Co., Security Insurance Co., Boston Insurance Co., The Delaware Underwriters, American Central Insurance Co., Insurance Co. of North America, Commercial Union Assurance Co., Ltd., Aachen & Munich Fire Ins. Co., Agricultural Insurance Co., Sun Insurance Office, Hanover Fire Insurance Co., American Insurance Co., Fireman's Fund Insurance Co., Nord-Deutsche Ins. Co., St. Paul Fire & Marine Ins. Co., Connecticut Fire Insurance Co., Pennsylvania Fire Insurance Co., Automobile, Svea, Niagara.

UNDERWRITERS BUREAU OF NEW ENGLAND.

141 Milk street, Boston Mass. Organized 1896.

OFFICERS.—Mgr. and Sec., Gorham Dana; Treas., George Neiley.

EXECUTIVE COMMITTEE.—W. B. Burpee, Chairman, New Hampshire Ins. Co.; National Fire Ins. Co., Liverpool & London & Globe Ins. Co., German American Ins. Co., Phoenix Assurance Co., Scottish Union & Nat., Phoenix of Hartford, Boston, Northern Assurance.

INSPECTORS.—H. P. Bruce, H. T. Case, G. M. Chamberlin, J. M. Colby, J. E. Downey, J. R. Hatch, C. E. Kear, W. D. Milne, A. N. Miner, H. C. Newell, E. P. Pitts, N. Richardson, E. D. Sewall, P. N. Storer, E. H. Tenney, A. M. Thompson, J. A. Tufts, F. E. Usher, C. M. Whitaker, H. F. Farnham, C. E. Macomber, F. S. Welsh, G. C. Neiley, P. G. Burleigh, L. G. FitzHerbert.

NEXT ANNUAL MEETING.—Third Wednesday of November, 1917.

ACTIVE MEMBERS.

Queen, National, German-American, Phoenix of Hartford, New Hampshire, Springfield Fire & Marine, Royal, Liverpool & London & Globe, Aetna, Scottish Union and National, Home, North British & Mercantile, Fire Association, Hartford, New York Underwriters, Royal Exchange, Northern Assurance, London & Lancashire, Norwich Union, Atlas, Phoenix Assurance, Commercial Union, Rochester German, Providence Washington, Westchester, Connecticut, Western Assurance, American Central, Glens Falls, Boston, Security, Sun, Automobile Ins. Co. of Hartford.

UNDERWRITERS' LABORATORIES, INC.

207 E. Ohio street, Chicago, Ill. Organized November, 1901.

OFFICERS.—Pres., William H. Merrill; V. Pres., W. C. Robinson, Chicago; Dana Pierce, New York; A. R. Small, Chicago; Sec., D. B. Anderson; Treas., L. B. Headen.

BOARD OF DIRECTORS.—H. C. Eddy, Chicago, Chairman; R. M. Bissell, Hartford; George W. Burchell, New York; C. E. Dox, Chicago; A. G. Dugan, Chicago; J. C. Harding, Chicago; W. E. Mallalieu, New York; John Marshall, Jr., Chicago; Walter H. Sage, Chicago; Cecil F. Shallcross, New York; F. S. Buswell, New York; E. G. Richards, New York; Chas. W. Higley, Chicago.

NEXT ANNUAL MEETING.—Chicago, January-February, 1918.

UNDERWRITERS' SALVAGE COMPANY OF NEW YORK.

84 William street, New York City. Organized March 17, 1893.

OFFICERS.—Pres., George W. Burchell, Queen Insurance Co. of America; Treas., George B. Edwards, Germania Fire Insurance Co., V. Pres. and Gen. Mgr., William F. Tilton; Charles W. Keith, general agent, New York Department, 84 William street.

DIRECTORS.—J. Montgomery Hare, Chairman; George W. Burchell, George B. Edwards, Edward F. Beddall, Richard M. Bissell, Arcunah M. Burtis, Henry W. Eaton, Cornelius Eldert, P. L. Hoadley, E. C. Irvin, William N. Kremer, Frank Lock, A. H. Wray.

National Fire and Marine Organizations—(Continued)

UNDERWRITERS' SALVAGE COMPANY OF CHICAGO.

771-775 W. Jackson Blvd., Chicago, Ill. Organized 1905.

OFFICERS.—Pres., H. C. Eddy; V. Pres., E. G. Halle; Sec.-Treas., A. R. Monroe; Mgr., Wm. P. Forbush; Asst. Mgr., Geo. D. Frase.

EXECUTIVE COMMITTEE.—E. G. Halle, Chairman; A. G. Dugan, Chas. E. Sheldon, A. R. Monroe, Fred S. James, George M. Lovejoy.

DIRECTORS.—Thos. E. Gallagher, A. G. Dugan, G. M. Lovejoy, W. S. Warren, C. L. Hecox.

STOCKHOLDERS.—Aachen & Munich, Aetna, Agricultural, American Central, American of Newark, Atlas of London, British America, Caledonian, Capital Fire of N. H., Citizens, Commerce, Commercial Union of London, Concordia, Continental, Cleveland National, Detroit F. & M., Equitable F. & M., Fidelity-Phoenix, Fireman's Fund, Fire Assn. of Phila., Franklin, German American, Germania, Globe-Rutgers, Hamburg-Bremen, Hanover, Hartford, Home of New York, Insurance Co. of N. America, Law, Union & Rock of London, Liverpool & London & Globe, London & Lancashire, Marquette National, Michigan F. & M., Millers' National, Milwaukee Mechanics, National of Hartford, National Union of Pittsburgh, New Hampshire, Niagara, Northwestern F. & M., North British & Mercantile, Northern of London, North River, Northwestern National, Norwich Union, Ohio Farmers, Pennsylvania, Phoenix of London, Phoenix of Hartford, Providence-Washington, Palatine of London, Queen, Rhode Island Fire, Royal Exchange, Royal of Liverpool, St. Paul F. & M., Sterling of Indianapolis, Springfield F. & M., Sun Ins. Office of London, Union of London, United Firemen's of Phila., Western Ins. Co., Pittsburgh; Western of Toronto, Williamsburgh City.

THE UNION.

(Fire Insurance.)

175 W. Jackson Blvd., Chicago, Ill. Organized 1879.

OFFICERS.—Pres., John Marshall, Jr.; V. Pres., Chas. R. Tuttle; Sec., Edward B. Hatch.

GOVERNING COMMITTEE.—C. R. Street, Chairman; J. W. Cochran, R. E. Lidster, Geo. H. Batchelder, Thos. E. Gallagher, J. C. Corbet, Fred S. James, Dugan & Carr, C. A. Ludlum.

SEMI-ANNUAL MEETING.—April 11, 1917.

ANNUAL MEETING.—Philadelphia, Pa., September, 1917.

MEMBERS.

February 10, 1917.

Aachen & Munich, Aetna Fire Underwriters, Alliance, Philadelphia; American Central, American Eagle, American Nat'l, Atlas, Automobile of Hartford, Bankers & Merchants, Ariz.; British America, British Und., British Doms., Caledonian, Caledonian-American, California, Citizens, Cleveland Nat'l, Colonial Und., Columbia Fire Und., Columbian Nat'l, Detroit; Commercial Union, Eng.; Commercial Union, N. Y.; Commonwealth, N. Y.; Connecticut, Connecticut Underwriters, Continental, County Fire, Delaware Und., Detroit F. & M., Detroit Nat'l, Eagle, English American Und., Equitable of R. I., Exchange Und., Fidelity-Phoenix Fire, Fidelity Und. (American Eagle Fire), Fire Association, Fireman's Fund, Forest City, Franklin Fire, General Fire Assurance, Georgia Home, German Alliance Insurance Co., German Alliance Insurance Assn., German-American, German Fire of Omaha, Glens Falls, Globe Fire, So. Dak.; Granite State, Guaranty, Guardian, Hamburg-Bremen, Hand-in-Hand Und., Hanover of N. Y., Hartford Fire, Hawkeye-Des Moines Und., Henry Clay of Ky., Hibernia Underwriters, Home of New York, Home Underwriters, Illinois Underwriters, Imperial Assurance, Ins. Co. of North America; Inter State, Detroit; Law Union & Rock, L. & L. & G., Eng.; L. & L. & G., N. Y.; London Assurance; London Und. Agency, London & Lancashire; Massachusetts F. & M.; Mechanics & Traders, Mercantile F. & M. Und., Mercantile of America, Michigan F. & M., Midwest Underwriters, Milwaukee German Und., Minneapolis F. & M., Minnesota Und. Agency, National Fire, National Security, New Hampshire Fire and Und., New York Und., Newark Fire of N. J., Newark Underwriters, Niagara Fire, Niagara-Detroit Und., Nord Deutsche, N. B. & M., Eng.; Northern, Eng.; Northern Fire & Marine, Northern Underwriters, Northwestern F. & M., Norwich Union, Ohio Valley F. & M., Orient, Palatine, Patriotic, Pennsylvania Fire, Peoples National of Philadelphia, Philadelphia Underwriters, Phoenix of Hartford, Phoenix of London, Phoenix Underwriters, Pioneer Fire, Providence Washington, Providence Und., Queen, Queen City, Quaker City, Rochester German Und., Royal of Liverpool, Royal Exchange, Safeguard, St. Paul F. & M., Scotch Underwriters, Scottish Union & National, Springfield F. & M., Standard Fire, Hartford; State of Des Moines, State of Liverpool, Sterling Fire, Sun Insurance Office, Sun Und. Agency, Svea of Sweden, Treaty Und., of Henry Clay, Twin City, Minneapolis; Union Assurance Society, United American Und., Urbaine Fire of Paris, Virginia F. & M., Westchester of N. Y., Western, Toronto; Yorkshire Fire.

National Fire and Marine Organizations—(Continued)

WESTERN ADJUSTMENT & INSPECTION COMPANY.

39 So. La Salle street, Chicago, Ill. Organized January, 1885.

OFFICERS.—Pres., John H. Carr; V. Pres., H. C. Eddy; Sec.-Treas., W. E. Mariner; Asst. Sec. and Treas., F. L. Erion.

EXECUTIVE COMMITTEE.—C. R. Street, J. H. Carr, H. W. Letton.

NEXT ANNUAL MEETING.—January, 1918, Chicago, Ill.

STATED MEETINGS.—Quarterly, Chicago, Ill.

WESTERN ASSOCIATION OF ELECTRICAL INSPECTORS.

175 W. Jackson Blvd., Chicago, Ill. Organized June, 1905.

OFFICERS.—Pres., F. H. Moore; First V. Pres., Emil Anderson; Second V. Pres., Frank L. Lucas; Sec.-Treas., William S. Boyd.

EXECUTIVE COMMITTEE.—C. K. Cregier, Chairman; F. H. Moore, Emil Anderson, Joseph E. Knox, A. J. Pruvot, Frank L. Lucas, H. F. Strickland, Fergus P. McGough, H. B. Willeford, William S. Boyd, Secretary.

NEXT ANNUAL MEETING.—January, 1918.

WESTERN AUTOMOBILE UNDERWRITERS' CONFERENCE.

(Devoted chiefly to Automobile Underwriting.)

Office of Secretary, 175 W. Jackson Blvd., Chicago, Ill. Organized February 14, 1913.

OFFICERS.—Pres., John C. Harding; V. Pres., Fred J. Sauter; Sec., Paul Fry.

EXECUTIVE COMMITTEE.—P. W. Cadman, Royal, Chairman; H. C. Eddy, Commercial Union; John Marshall, Jr., Fireman's Fund; P. D. McGregor, Queen; L. A. Lent, Cincinnati, O.; Ralph Rawlings, Michigan Commercial; Chas. E. Sheldon, American of Newark; W. S. Warren, Liverpool & London & Globe; Thomas E. Gallagher, Aetna.

MEMBERS.

Aetna Accident & Liability, Aetna, Alliance Insurance, Alliance Assurance, American Central, American & Foreign Marine, American, Atlas Assurance, Automobile of Hartford, Boston, British & Foreign Marine, Columbia, Commercial Union Assurance, Commercial Union Fire, Commonwealth, Connecticut, Continental, English-American Underwriters, Equitable Fire & Marine, Federal, Fidelity-Phenix, Firemen's Fund, German Alliance, German-American, Glens Falls, Globe & Rutgers, Hand-in-Hand Underwriters, Hanover, Hartford, Home, Indemnity Mutual Marine, Insurance Company of North America, Insurance Company of State of Pennsylvania, Liverpool & London & Globe Insurance Company—New York and London companies—London & Lancashire, Mannheim, Marine, Maryland Motor Car, Massachusetts Fire & Marine, Mercantile, Michigan Commercial, Milwaukee Mechanics, National Ben Franklin, National of Hartford, Newark, Niagara Nord-Deutsche North-British & Mercantile, Norwich Union, Ocean Marine, Old Colony, Orient, Palatine, Pennsylvania, Phenix Assurance, Phenix Insurance Providence Washington, Prussian National, Queen, Reliance Marine, Rochester-German Underwriters, Royal Exchange, Royal, Safeguard, St. Paul Fire & Marine, Scottish Union & National, Sea, Springfield Fire & Marine, Stuyvesant, Thames & Mersey Marine, Tokio, Union Assurance, Union Marine, United States "Lloyds," Westchester, United States Fire, Henry Clay, Columbian, Philadelphia Underwriters, Federal Union.

WESTERN FACTORY INSURANCE ASSOCIATION.

175 W. Jackson Blvd., Chicago, Ill.

OFFICERS.—Pres., Thomas E. Gallagher; V. Pres., W. L. Steele; Sec. Treas., C. R. Street.

EXECUTIVE COMMITTEE.—Thos. E. Gallagher, W. L. Steele, C. R. Street, J. C. Corbet, H. C. Eddy, A. F. Dean, S. T. Collins.

ANNUAL MEETING.—Third Thursday in April, 1917.

ASSOCIATED COMPANIES.

Aachen and Munich, Aetna, American Central, Atlas, British America, Commercial Union, Connecticut Fire, Continental, Fidelity-Phenix, Fire Association, Fireman's Fund, Glens Falls, German Alliance, German-American, General Fire Assurance Co., Hanover Fire, Hartford Fire, Insurance Co. of North America, Liverpool and London and Globe, London & Lancashire, Mechanics & Traders, Michigan F. & M., National Fire, New Hampshire Fire, New York Underwriters' Agency, Niagara Fire, North British and Mercantile, London; Mercantile Ins. Co., New York; Northern Assurance, Norwich Union Society, Ltd.; Palatine, Pennsylvania Fire, Phoenix, Hartford; Phoenix, London; Providence Washington, Queen, Royal, Royal Exchange, Scottish Union and National, Springfield F. and M., St. Paul F. and M., Sun, London; Westchester Fire, Western, Orient, London Assurance Corporation of London, Eng.

National Fire and Marine Organizations—(Continued)

WESTERN INSURANCE BUREAU.

1943 Insurance Exchange, Chicago, Ill. Organized April 3, 1910.

OFFICERS.—Chairman, Charles E. Sheldon; V. Chairman, A. D. Baker; Sec., Benjamin Auerbach; Treas., C. L. Hecox; Manager, M. A. Scholbe.

EXECUTIVE COMMITTEE.—C. E. Sheldon, W. D. Williams, N. J. Schrup, E. G. Halle, Neal Bassett, A. D. Baker, B. Auerbach, Gustav Wollaeger, Jr., A. F. James.

MEMBERS.

Agricultural, Allegheny Fire Und., Allemannia, American of Newark, American Und., Arizona Fire of Phoenix, Ben-Franklin Und., Boston, Buckeye National Fire, Buffalo-German, Calumet Und., Camden Fire Ass'n., Cincinnati Und., City of New York, Columbian of Indiana, Columbia of Dayton, O.; Commerce of Albany, N. Y.; Concordia, Allemannia Underwriters, Dubuque F. & M., Duquesne Und., Eastern Und., Eureka F. & M. of Cincinnati, O.; Farmers of York, Firemen's of Newark, N. J.; Firemen's Und., First National of Washington, D. C.; German of Pitts., German of W. Va., German Und., German-American of Baltimore, German-American of Pittsburg, Germania, N. Y.; Germania Und., Girard F. & M., Girard Und., Humboldt Fire, Ins. Co. State of Pa., Insurance Und., Insurance Exchange Und., Iowa Und., Jersey Fire Und., Keystone Und., Lumbermen's of Pa., Marquette National Fire, Mercantile Und., Mechanics, Pa.; Merchants Fire, Merchants National Fire, Michigan Commercial, Millers National, Milwaukee Mechanics, National-Ben-Franklin, Nationale Fire of Paris, National Union, Netherlands, New Brunswick, New Haven Und., New Jersey Fire, Northwestern National, Northwestern Und., North River of N. Y., Ohio Farmers, Old Colony, Phenix of Paris, Pittsburg Fire, Pittsburg Und., Potomac Fire, Prussian National, Prussian National Und., Reliance of Philadelphia, Rhode Island, Richmond of N. Y., Security of New Haven, Conn.; Security of Davenport, Iowa; Security Fire of Cincinnati, O.; Standard Fire of New Jersey; Teutonia of Dayton, Teutonia of Pittsburg, Union of Buffalo, Union of Pittsburg, Union Fire of Paris, United States of N. Y., United States Und., Wabash Fire of Ind., Western of Pittsburg, Wisconsin Und., Firemen's & Mechanics of Indiana.

ANNUAL MEETINGS.—May 9-10, 1917, Philadelphia, Pa.

STATED MEETINGS.—Executive Committee meetings, 1943 Insurance Exchange.

WESTERN SPRINKLER LEAKAGE CONFERENCE.

OFFICERS.—Chairman, C. E. Varley, Springfield Fire & Marine; V. Chairman, W. S. Hutchins, North British & Mercantile; Sec.-Treas., D. J. Harrigan, Liverpool and London and Globe.

EXECUTIVE COMMITTEE.—W. E. McCullough, Queen; W. J. Sonnen, St. Paul; William Silhanek, Aetna Liability; C. A. Briggs, Maryland Cas.; Edwin Werner, Westchester; C. A. Snow, Phoenix of Hartford; L. B. Smith, Rhode Island.

STATE FIRE AND MARINE ORGANIZATIONS

Arranged Alphabetically by States.

ALABAMA FIRE UNDERWRITERS' ASSOCIATION.

(Fire and Casualty.)

OFFICERS.—Pres., R. F. Manly, Birmingham; Sec., Ed. S. Moore, Birmingham.

NEXT ANNUAL MEETINGS.—April or May, 1917.

ARKANSAS FIRE AGENTS ASSOCIATION.

OFFICERS.—Pres., J. C. Myers, Helena; Sec., E. M. Allen, Helena.

MAINLAND FIRE UNDERWRITERS' ASSOCIATION OF BRITISH COLUMBIA.

1026 Rogers Building, Vancouver, B. C.

OFFICERS.—Pres., Wm. Thompson; V. Pres., John J. Banfield; Sec. and Treas., Andrew W. Ross.

EXECUTIVE COMMITTEE.—C. R. Elderton, F. A. Burgess, H. S. Angas, C. A. Macmorris, W. Wylie Johnston, A. W. Woodward, H. B. Leuty, Chas H. Macaulay, A. McC. Creery, A. C. Stirrett, Thos. Parradis, Wm. Thompson, President ex-officio.

NEXT ANNUAL MEETING.—May, 1917.

CALIFORNIA STATE ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

306 Security Bldg., Los Angeles. Organized 1908.

OFFICERS.—Pres., Mac. O. Robbins; V. Prests., Chas. D. Barnett, C. W. Monahan, John A. Hicks; Sec.-Treas., W. P. Battelle.

State Fire and Marine Organizations—(Continued)

EXECUTIVE COMMITTEE.—Chas. D. Barnett, W. G. Thompson, H. J. Thielen, C. Fred Burks, M. G. Callaghan, John A. Hicks, P. S. Castleman, Chas. Malcom, Noah Adair, R. C. Heinsch, Herbert N. Neale.

ANNUAL MEETING.—May, 1917.

FIELD MEN'S CLUB OF SOUTHERN CALIFORNIA AND ARIZONA.

Los Angeles, Calif. Organized March 6, 1916.

OFFICERS.—Pres., A. C. McConnell; V. Prests., Chas. Van Valkenburg, J. A. Prinsen; Treas., H. R. Jackson; Sec., E. E. Price; Asst. Sec., T. J. Keleher.

COLORADO ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

OFFICERS.—Pres., David J. Main, Denver; V. Pres., Charles Bailey, Trinidad; Sec.-Treas., Max S. Schroyer, Denver.

EXECUTIVE COMMITTEE.—C. W. Gill, Denver, Chairman; Charles T. Fertig, Colorado Springs; E. H. Day, Trinidad; E. I. Crockett, Pueblo; J. W. Fothergill, Fort Collins.

CONNECTICUT ASSOCIATION OF INSURANCE AGENTS.

OFFICERS.—Pres., J. L. Case; V. Prests., L. D. Rhinchart, Tracy B. Warren, H. D. Humphrey; Sec.-Treas., J. Richard North.

EXECUTIVE COMMITTEE.—D. Fairchild Wheeler, Chairman; Eber Hodge, Chas. E. Puffer, George S. Elliott, Thomas McGinley, Geo. E. Emmons, Henry C. Bretzfelder, W. H. Squire, James E. Mallette, J. H. McManus, Fred F. Small, E. W. Kneen, Chas. E. Curtiss.

NEXT ANNUAL MEETING.—October, 1917.

UNDERWRITERS' ASSOCIATION OF THE DISTRICT OF COLUMBIA.

1016 Woodward Bldg, Washington, D. C. Organized October 23, 1914.

OFFICERS.—Pres., E. J. Walsh; V. Pres., A. K. Phillips; Mngr., Edward R. Hardy; Asst. Mngr., Chas. P. Bennis; Treas., H. C. Birge.

GOVERNING COMMITTEE.—A. L. Handy, W. M. Hoffman, L. R. Peak, H. C. Birge, T. P. Boland, W. C. Duval, D. M. Lea, H. L. Rust, E. J. Walsh, L. K. Duval, A. K. Phillips, M. D. Rosenberg.

NEXT ANNUAL MEETING.—First Thursday in September, 1917.

STATED MEETINGS.—First Thursday of the months of March, June, September and December.

FLORIDA LOCAL UNDERWRITERS' ASSOCIATION.

Secretary-Treasurer, Plant City, Fla.

OFFICERS.—Pres., A. W. Palmer, Jacksonville; V. Prests., A. P. Avery, St. Petersburg; Claude R. Parks, Tampa; H. H. Thornton, Pensacola; Sec.-Treas., Charles G. Strickland, Jacksonville.

EXECUTIVE COMMITTEE.—Northern District: B. W. Helveston, Chairman, Live Oak; F. W. Ditto, Ocala; George P. Morris, Gainesville. Western District: Chas. Murry, Jr., Chairman; DeFuniak Springs; L. P. Galson, Milton; Ellis Knowles, Pensacola. Southern District: E. W. Monroe, Chairman, Tampa; J. R. Durrance, Tarpon Springs; H. B. Wardehoff, Plant City.

ANNUAL MEETING.—April.

GEORGIA FIELD CLUB.

OFFICERS.—Pres., Charles W. Phillips; V. Pres., A. L. Brooks; Sec., Clarence Ruse.

EXECUTIVE COMMITTEE.—B. P. Walker, R. P. Clower, George R. Williams, W. Q. Slaughter.

GEORGIA LOCAL UNDERWRITERS' ASSOCIATION.

OFFICERS.—Pres., W. M. Coney, Savannah; Sec., E. L. Goodman, Savannah.

BOARD OF FIRE UNDERWRITERS OF THE TERRITORY OF HAWAII.

Honolulu, T. H. Organized August 11, 1886.

OFFICERS.—Pres., John Waterhouse; V. Pres., B. von Damm; Sec., F. A. Bechert; Asst. Sec., Paul Lemke; Treas., H. Hackfeld & Co.

EXECUTIVE COMMITTEE.—Hawaiian Trust Co., Ltd.; Guardian Trust Co., Ltd.;

State Fire and Marine Organizations—(Continued)

Trent Trust Co., Ltd.; Von Hamm-Young Co., Ltd.; C. Brewer & Co., and Home Insurance Co. of Hawaii, Ltd. (President and vice president are ex-officio members of the Executive Committee.)

NEXT ANNUAL MEETING.—Third Thursday in July, 1917, at Honolulu.

STATED MEETINGS.—Third Thursdays of January, April, July and October.

ILLINOIS ASSOCIATION OF INSURANCE AGENTS.

Elgin, Ill.

OFFICERS.—Pres., E. R. Partlow, Danville; First V. Pres., J. B. Steck, Alton; Second V. Pres., C. J. Lemessurier, Pontiac; Third V. Pres., N. C. McLean, E. St. Louis; Sec.-Treas., Edw. F. Prideaux, Elgin.

COMMITTEE ON ORGANIZATION.—J. A. Giberson, Alton, Chairman; F. Y. Coffin, Chicago; W. A. Bartlett, Galesburg; S. E. Moisant, Kankakee; Philip Hosmer, Chicago; J. H. Jones, Elgin.

COMMITTEE ON LEGISLATION.—N. W. Tomblin, Aurora, Chairman; John H. Wood, Bloomington; Charles L. Ritter, Murphysboro; H. B. Jamison, Peoria; N. B. Marvin, Freeport; C. W. Montgomery, Decatur; Abram Spittler, Mattoon.

COMMITTEE ON GRIEVANCE.—Geo. N. Taylor, Streator, Chairman; Lyman M. Drake, Chicago; J. Wachenheimer, Peoria; Geo. M. Brinkerhoff, Springfield; Frank O. Schneider, Kankakee; H. W. Crabb, Decatur; Thos. B. Farrell, Ottawa.

NEXT ANNUAL MEETING.—September, 1917.

ILLINOIS ASSOCIATION OF MUTUAL FIRE AND WINDSTORM INSURANCE COMPANIES.

OFFICERS.—Pres., A. S. Turner, V. Pres., J. Fox; Sec., R. C. Hanlon; Treas., J. N. Hosford, of Hamilton.

NEXT ANNUAL MEETING.—Last Tuesday in January, 1917, at Springfield, Ill.

ILLINOIS FIELD CLUB.

175 W. Jackson Boulevard, Chicago, Ill.

(Fire.)

OFFICERS.—Pres., George A. Brown; V. Prests., 1st, Fred Hess; 2d, Milo B. Marik; Sec.-Treas., A. R. Marks.

EXECUTIVE COMMITTEE.—C. W. Davis, H. M. Greenburg, T. M. Hogan, M. B. Marik, C. C. Nicholson, R. C. Sherman, D. T. Smith, G. W. Stuck.

NEXT ANNUAL MEETING.—June, 1917, place to be determined.

STATED MEETINGS.—Quarterly—Various points in Illinois.

ILLINOIS INSPECTION BUREAU.

First National Bank Bldg., Chicago, Ill.

ILLINOIS STATE BOARD OF FIRE UNDERWRITERS.

175 W. Jackson Boulevard, Chicago, Ill. Organized 1882.

OFFICERS.—Pres., Robert C. Hosmer; V. Pres., Raymond Waldron; Sec.-Treas., Miss E. E. Edwards.

EXECUTIVE COMMITTEE.—Charles R. McCabe, Jr., Thos. C. Little, John Bauer, C. G. Wonn, Rollin I. Read, H. M. Zimmer.

NEXT ANNUAL MEETING.—June or July, 1917.

INDIANA ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

OFFICERS.—Pres., O. J. Smith, Indianapolis; Sec., M. V. Robb, Clinton.

ANNUAL MEETING.—Set by Executive Committee.

INDIANA FIELD CLUB.

Indianapolis, Ind. Organized March, 1911.

OFFICERS.—Pres., H. C. Upham; V. Pres., E. A. Loop; Sec., F. B. Clarke; Treas., C. F. Engle.

EXECUTIVE COMMITTEE.—A. E. Webb, C. J. Richman, F. G. Herman.

NEXT ANNUAL MEETING.—Third Tuesday, December, 1917.

STATED MEETINGS.—Third Tuesday of March, June, September.

INDIANA INSPECTION BUREAU.

PUBLISHER.—E. M. Sellers, Indianapolis, Ind.

State Fire and Marine Organizations—(Continued)

INDIANA INSURANCE SOCIETY.

OFFICERS.—Pres., D. P. Barrett, Indianapolis; V. Pres., V. C. Mason, Vincennes.

EXECUTIVE COMMITTEE.—D. P. Barrett, Chairman, Indianapolis; H. M. Smith, Terre Haute; W. P. Kelley, South Bend; C. Claussen, Indianapolis; O. J. Smith, A. J. Hueber, A. C. Upham, A. E. Webb, Indianapolis.

NEXT ANNUAL MEETING.—First Tuesday in April.

FIRE UNDERWRITERS' ASSOCIATION OF INDIANA.

410 American Central Life Building, Indianapolis. Organized 1872.

OFFICERS.—Pres., William M. Shaw; V. Pres., O. E. Green; Sec., W. P. Benton; Treas., W. P. Benton.

EXECUTIVE COMMITTEE.—H. C. Wolff, Chairman; Carl Claussen, Richard Creifelds, Jr., Thos. E. Hayden, J. L. Windsor.

ANNUAL MEETING.—First Tuesday in December, Indianapolis.

STATED MEETINGS.—Third Tuesday in March, June, September and December, generally at Indianapolis.

MUTUAL INSURANCE COMPANIES' UNION OF INDIANA.

20 Oakley avenue, Lawrenceburg, Ind. Organized 1896.

OFFICERS.—Pres., Elijah McKnight, Heltonville; V. Pres., Francis H. Yundt, Mulberry; Sec.-Treas., H. L. Nowlin, Lawrenceburg.

NEXT ANNUAL MEETING.—Indianapolis, Ind., Jan. 10-11, 1918.

STATED MEETINGS.—Indianapolis, Ind., first Thursday and Friday after the first Monday in January.

IOWA ASSOCIATION OF LOCAL INSURANCE AGENTS.

Sioux City, Iowa. Organized March 18, 1907.

OFFICERS.—Pres., Milo R. Whipple, Cedar Rapids; Sec., Frank W. Coate, Dubuque.

NEXT ANNUAL MEETING.—June, 1917.

IOWA FARMERS' MUTUAL RE-INSURANCE ASSOCIATION.

Greenfield, Iowa. Organized April 17, 1909.

OFFICERS.—Pres., P. J. Shaw; V. Pres., Jno. Evans; Sec., J. E. Brooks; Treas., J. E. Brooks.

NEXT ANNUAL MEETING.—Des Moines, third Wednesday in November, 1917.

IOWA RATING BUREAU.

Securities Building, Des Moines, Iowa. Organized July 1, 1915.

MANAGER.—K. L. Walling.

BRANCH OFFICE.—Amer. Trust Bldg., Cedar Rapids, Iowa; C. J. Stewart, Mngr.

BRANCH OFFICE.—307 Trimble Bldg., Sioux City; R. E. McAninch, Mngr.

RESIDENT INSPECTOR.—Mason City, Ia., James A. Atkinson.

IOWA STATE CONVENTION OF CO-OPERATIVE INSURANCE ASSOCIATIONS.

Council Bluffs, Ia.

OFFICERS.—Pres., C. W. Hunt, Logan; V. Pres., S. A. Converse, Cresco; Sec.-Treas., F. W. Vandruft, Council Bluffs.

ANNUAL MEETING.—Third Friday in October.

KANSAS ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

OFFICERS.—Pres., R. P. Cravens, Salina; V. Prests., W. E. Griffith, Charles Schafner; Sec., F. R. Fitzpatrick, Salina; Treas., C. S. Elliott, Topeka.

ANNUAL MEETING.—In February.

KANSAS INSPECTION AND FIRE PREVENTION OFFICE.

PROPRIETOR AND MANAGER.—Charles E. Eldridge, Shawnee Fire Building, Topeka, Kan.

KANSAS STATE ASSOCIATION OF MUTUAL INSURANCE COMPANIES.

OFFICERS.—Pres., W. B. Gosche, Topeka; V. Pres., H. F. Harbaugh; Sec.-Treas., A. J. Shaw, McPherson, Kan.

EXECUTIVE COMMITTEE.—W. B. Gosche, A. J. Shaw, W. L. Rigney.

State Fire and Marine Organizations—(Continued)

KENTUCKY ACTUARIAL BUREAU.

Starks Building, Louisville, Ky.

OFFICERS.—Mgr., G. H. Parker.

BRANCH OFFICES.—Ashland, C. H. Sachs, Br. Mgr.; Covington, C. H. Trame, Br. Mgr.; Lexington, R. B. Apperson, Br. Mgr.; Owensboro, H. C. Bean, Br. Mgr.; Paducah, W. B. Triplett, Br. Mgr.

KENTUCKY ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

1217 Starks Building, Louisville, Ky. Organized 1896.

OFFICERS.—Pres., Carl D. Herdman, Bowling Green; V. Prests., Paul M. Moore, Earlington; W. P. Hummel, Paducah; W. R. Fisher, Carrolton; Sec.-Treas., Milton C. Miller.

EXECUTIVE COMMITTEE.—E. S. Tachau, Louisville, Chairman; A. H. Robinson, Louisville; C. D. Harris, Louisville; W. W. Rubel, Lebanon; John R. Bullock, Covington.

NEXT ANNUAL MEETING.—May, 1917, Louisville, Ky.

FIRE UNDERWRITERS' ASSOCIATION OF KENTUCKY.

1217 Starks Building, Louisville, Ky. Organized 1893.

OFFICERS.—Pres., David Caldwell; V. Pres., E. F. Scott; Sec., Milton C. Miller.

EXECUTIVE COMMITTEE.—John L. Coleman, W. J. Gilsdorf, R. E. Hartshorn, S. B. Kennedy, M. J. Lafon, L. C. Riker, Everett P. Rogers.

NEXT ANNUAL MEETING.—November, 1917, Louisville, Ky.

STATED MEETINGS.—Executive Committee, second Tuesday in each month, Louisville, Ky.

LOUISIANA ASSOCIATION OF LOCAL INSURANCE AGENTS.

OFFICERS.—Pres., J. W. Alexander; V. Prests., P. F. Pescud, J. L. Wasey, H. Bodenheimer; Treas., Dan A. Rose, New Orleans.

ANNUAL MEETING.—Subject to call.

LOUISIANA FIRE PREVENTION BUREAU.

809 Hibernia Bank Building, New Orleans, La. Organized 1904.

OFFICERS.—Pres., Alonzo Church; V. Pres., J. G. Pepper; Sec.-Treas., Sol Bloodworth.

EXECUTIVE COMMITTEE.—Jos. L. Price, E. A. Chavanne, J. M. Henderson, Paul S. Felder, Lewis T. Powers, M. P. Monroe, A. D. McBryde, Edw. Bourne, Jr., J. T. DeTreville, H. T. Higinbotham, Jno. X. Wegmann, W. Y. Harper, the Secretary of State and the State Fire Marshal.

NEXT ANNUAL MEETING.—October, 1917, New Orleans, La.

STATED MEETINGS.—Yearly—Usually October and in New Orleans, La.

MISCELLANEOUS INFORMATION.—The Louisiana Fire Prevention Bureau is an organization maintained by the Fire Insurance Companies for the purpose of making inspections and publishing advisory ratings. Authorized by Act of the State Legislature, with the Secretary of State and the State Fire Marshal members of the Bureau and Executive Committee.

LOUISIANA AND MISSISSIPPI FIELD UNDERWRITERS' ASSOCIATION.

721 Hennen Building, New Orleans, La. Organized March, 1915.

OFFICERS.—Pres., H. T. Higinbotham; V. Pres., A. J. Haltiwanger; Sec.-Treas., Fred L. Seaman.

EXECUTIVE COMMITTEE.—Officers, ex officio; A. D. McBryde, E. C. French, L. T. Powers, P. L. Davis, E. A. Chavanne, J. M. Henderson.

NEXT ANNUAL MEETING.—Mobile, Ala., March, 1918.

MAINE ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

OFFICERS.—Pres., Thomas C. White, Lewiston; Sec., Arthur L. Orne, Rockland.

MARYLAND ASSOCIATION OF LOCAL AGENTS.

OFFICERS.—Pres., Chas. E. Goodwin, Westminster; Sec., T. M. Anderson, Sykesville.

EXECUTIVE COMMITTEE.—Jas. A. Richardson, W. W. Baldwin, H. F. Rhinefelter, F. A. McCornas, all of Baltimore, Md.; A. F. Meller, Mt. Airy, Md.; C. A. Hermann, Ellicott City, Md.

NEXT ANNUAL MEETING.—April, 1918, at Baltimore, Md.

State Fire and Marine Organizations—(Continued)

MASSACHUSETTS ASSOCIATION OF INSURANCE AGENTS.

(Devoted to Fire and Casualty Insurance.)

Executive Offices, Salem, Mass.

OFFICERS.—Pres., Theodore H. Raymond, Cambridge; V. Prests., Charles F. Wilson, Warren S. Shaw, W. C. Moulton, Fred A. Norton; Sec.-Treas., Frederick E. Warner, Salem.

EXECUTIVE COMMITTEE.—W. C. Moulton, Pittsfield; Arthur F. Hatch, Boston; C. F. Wilson, Fitchburg; Ward A. Smith, North Bookfield; W. P. McPherson, Worcester; M. A. Brainard, Springfield; F. J. Babson, Gloucester; W. J. Hickey, Fall River; W. A. Putnam, Leominster.

NEXT ANNUAL MEETING.—October, 1917, place not selected.

STATED MEETINGS.—Executive Committee on third Saturday of every month.

INSURANCE BROKERS' ASSOCIATION OF MASSACHUSETTS.

Boston, Mass. Incorporated 1916.

OFFICERS.—Pres., Stephen E. Barton; V. Pres., Prescott Chamberlain; Sec., Edward M. Peters; Treas., George A. Wellington.

EXECUTIVE COMMITTEE.—The above and H. P. Stanwood, William A. Mosman, George W. Smith, John V. Lynn, William F. Macy, John F. Kilduff, William B. Child, Thomas Ashley, John J. Ruddy, George A. Mason, W. N. Goodwin, A. W. Wiley.

NEXT ANNUAL MEETING.—October, 1917.

STATED MEETINGS.—General meeting the third Tuesday of each month and various Executive Committee meetings, at least one per month.

MASSACHUSETTS MUTUAL FIRE INSURANCE UNION.

141 Milk street, Boston, Mass. Organized September 24, 1879.

OFFICERS.—Pres., Alfred H. Nash; V. Prests., Charles A. Howland, Edmund L. Sanders; Sec.-Treas., Charles F. Danforth.

EXECUTIVE COMMITTEE.—A. H. Nash, C. A. Howland, E. L. Sanders, Burton S. Flagg, James Y. Noyes, Joseph Peabody, Edward M. Tucker.

NEXT ANNUAL MEETING.—September, 1917.

STATED MEETINGS.—Every Saturday, from September to July, at 11 o'clock A.M., at 141 Milk street, Boston.

COMPANIES REPRESENTED BY ACTIVE MEMBERSHIP.

Abington Mutual Fire Insurance Co., Abington, Mass.; Barnstable County Mutual Fire Insurance Co., Yarmouthport, Mass.; Berkshire Mutual Fire Insurance Co., Pittsfield, Mass.; Cambridge Mutual Fire Insurance Co., Andover, Mass.; Citizens' Mutual Insurance Co., Boston, Mass.; Dedham Mutual Fire Insurance Co., Dedham, Mass.; Dorchester Mutual Fire Insurance Co., Dorchester Station, Boston, Mass.; Fitchburg Mutual Fire Insurance Co., Fitchburg, Mass.; Hampshire Mutual Fire Insurance Co., Pittsfield, Mass.; Hingham Mutual Fire Insurance Co., Hingham, Mass.; Holyoke Mutual Fire Insurance Co., Salem, Mass.; Lowell Mutual Fire Insurance Co., Lowell, Mass.; Lynn Mutual Fire Insurance Co., Lynn, Mass.; Merchants' and Farmers' Mutual Fire Insurance Co., Worcester, Mass.; Merrimack Mutual Fire Insurance Co., Andover, Mass.; Middlesex Mutual Fire Insurance Co., Concord, Mass.; Norfolk Mutual Fire Insurance Co., Dedham, Mass.; Quincy Mutual Fire Insurance Co., Quincy, Mass.; Traders' and Mechanics' Insurance Co., Lowell, Mass.; Worcester Mutual Fire Insurance Co., Worcester, Mass.; Mutual Protection Fire Insurance Co., Charlestown, Mass.; Salem Mutual Fire Insurance Co., Salem, Mass.; South Danvers Mutual Fire Insurance Co., Peabody, Mass.

Membership entirely personal. Companies represented by officers. Jurisdiction over New England.

MICHIGAN ASSOCIATION OF INSURANCE AGENTS.

OFFICERS.—Pres., Max Lange, Muskegon; V. Prests., C. E. Boyland, Grand Rapids; J. A. Reynolds, Jackson; C. E. L. Thomas, Calumet; F. L. Collins, Alpena; J. W. Newell, Flint; E. R. Marshall, Fremont; Sec.-Treas., William A. Eldridge, Detroit.

EXECUTIVE COMMITTEE.—Leo K. Hennes, Chairman, Detroit.

GRIEVANCE COMMITTEE.—John P. Old, Chairman, Sault Ste. Marie.

LEGISLATIVE COMMITTEE.—O. A. Jenison, Chairman, Lansing.

ORGANIZATION COMMITTEE.—John L. A. Galster, Chairman, Petoskey.

ANNUAL MEETING.—Muskegon, 1918.

MICHIGAN FIELD CLUB.

188 Burlingame avenue, Detroit, Mich. Reorganized 1908.

OFFICERS.—Pres., Stuart Morgan; V. Pres., A. C. Mack; Sec.-Treas., Geo. P. Kessberger.

EXECUTIVE COMMITTEE.—Sam Sheppard, Chairman; Chas. Wehmeyer, B. J. Lowe.

State Fire and Marine Organizations—(Continued)

CONFERENCE COMMITTEE.—B. E. Starr, Chairman; G. A. Minskey, L. W. Snider.

CLEARANCE COMMITTEE.—W. G. Titus, Chairman; Chas. Weymeyer, D. R. Simmons.

LOSS COMMITTEE.—Frank Weaver, Chairman; H. Hudler, Henry Klocksien. The Officers are members of the above committees.

NEXT ANNUAL MEETING.—Detroit, Mich., December 11, 1917.

STATED MEETINGS.—Second Tuesday of March, June, September and December. Special meetings on call.

MICHIGAN INSPECTION BUREAU.

510 Farwell Building, Detroit, Mich.

Mngr., George W. Cleveland; **Branch Mngrs.,** J. McCann Davis, N. C. Lowe, L. E. Osborne, R. A. Moore, F. D. Curtis, L. H. Dabbert, H. W. Trembath; **Engineers,** W. E. Flickinger, R. C. Loughhead.

NEXT ANNUAL MEETING.—Detroit, Mich., in October, 1917.

MINNESOTA ASSOCIATION OF INSURANCE AGENTS.

OFFICERS.—Pres., A. F. Pray, Minneapolis; First V. Pres., L. J. Rocholl, St. Cloud; Second V. Pres., J. S. Whitacre, St. Paul; Third V. Pres., Peter Capritz, Austin; Fourth V. Pres., Ora Clark, Winona; Sec.-Treas., W. H. Hart, St. Paul.

EXECUTIVE COMMITTEE.—F. H. Wagner, Minneapolis; John Hoppin, Minneapolis; John Townsend, St. Paul; H. H. Matteson, St. Paul; E. M. Gegenheimer, Minneapolis.

LEGISLATIVE COMMITTEE.—P. W. Parker, St. Paul; Henry Martin, St. Paul; J. M. Harrison, Minneapolis; F. L. Palmer, Minneapolis; Don. E. McLennan, Minneapolis; Alex. Campbell, Minneapolis; F. E. Mannen, Minneapolis; Hubert Hansen, St. Cloud; M. M. Jones, Albert Lea; W. E. Schmidt, Amboy; S. A. Johnson, Appleton; C. L. Thurber, Chatfield; F. H. Morlock, Good Thunder; Theodore Williams, Mankato; J. P. Wolfe, Moorhead; C. L. Rakowsky, Duluth.

DEVIATION COMMITTEE.—Jacob Stone, Minneapolis; J. H. Stevenson, Duluth; A. A. Wright, St. Cloud; F. S. Head, Minneapolis; Geo. W. Stenger, St. Paul; Fred Johnston, St. Paul; R. D. Strickland, St. Paul.

ANNUAL MEETING.—In August.

GENERAL INSPECTION COMPANY OF MINNESOTA.

OFFICERS.—Mgr., Walter I. Fisher; Asst. Mgr., Chas. J. Lund; Plymouth Bldg., Minneapolis, Minn. District Offices: Duluth, J. B. McLeran, District Mngr.; Minneapolis, Edgar Pritchard, District Mngr.; St. Paul, E. A. Ritt, District Mngr.; Winona, H. I. Howe, District Mngr.

MINNESOTA & NORTH DAKOTA FIRE UNDERWRITERS.

1154 Plymouth Building, Minneapolis, Minn. Organized 1885.

OFFICERS.—Pres., R. W. Schimmel; V. Pres., John A. Hanson; Sec., E. S. Latta; Treas., H. W. Freeman.

EXECUTIVE COMMITTEE.—C. G. Bates, Chairman; R. W. Schimmel, John A. Hanson, E. J. McDonald, G. F. Krumdick, W. H. Zingg, J. H. Gosnell.

NEXT ANNUAL MEETING.—June, 1917.

STATED MEETINGS.—Quarterly meetings, held last Saturday in January, April, October.

THE MISSISSIPPI INSPECTION AND ADVISORY RATING COMPANY.

503-45 First National Bank Bldg., Vicksburg, Miss. Organized 1906.

OFFICERS.—Pres., A. A. Weille; Sec., J. T. Robertson; Asst. Sec., Matt Jones.

BOARD OF DIRECTORS.—A. A. Weille, W. R. Craig, R. I. McLaurin, Dr. G. T. Darben.

MISSISSIPPI UNDERWRITERS' ASSOCIATION.

403 First National Bank Building, Vicksburg. Organized 1898.

OFFICERS.—Pres., E. H. Rieber, Fayette; Sec., J. K. Moore, Vicksburg.

ANNUAL MEETING.—June.

State Fire and Marine Organizations—(Continued)

MISSOURI ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

118 East Tenth street, Kansas City, Mo.

OFFICERS.—Pres., Walter J. Bales, 1st V. Pres. acting, L. J. Stubbs resigned; V. Pres., W. S. Hemingway; Sec.-Treas., Lyle D. Stephenson.

EXECUTIVE COMMITTEE.—V. Presidents.

MISSOURI INSPECTION BUREAU.

OFFICERS.—Mgrs., James A. Waterworth and Harold M. Hess, St. Louis; Mgr. of Kansas City Office, F. J. Fetter.

MONTANA ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

OFFICERS.—Pres., H. G. Pickett, Butte; V. Pres., Geo. P. Wellsome; Sec.-Treas., E. L. Ensign, Butte.

ANNUAL MEETING.—Third Saturday in July.

NEBRASKA ASSOCIATION OF LOCAL INSURANCE AGENTS.

312-20 Barker Bldg., Omaha, Neb.

OFFICERS.—Pres., A. Barney, Kearney; V. Pres., W. L. White, York; George Cowton, Grand Island; J. W. Guthrie, Alliance; Sec.-Treas., Frank T. B. Martin, Omaha.

EXECUTIVE COMMITTEE.—Theodore Boehm, Chairman, Grand Island; Peter Penner, Beatrice; William Madgett, Hastings; E. K. Goodman, North Platte; L. B. Clarke, Lincoln; C. F. S. Templin, Nebraska City; J. W. Ransom, Norfolk.

GRIEVANCE COMMITTEE.—Ernest Folsom, Chairman, Lincoln; J. W. Madden, Omaha; C. J. Bachoritch, Fairbury; Gus Becher, Columbus; Wilson Reynolds, Fremont.

LEGISLATIVE COMMITTEE.—John Brynes, Chairman, Columbus; C. W. Trumble, Hazard; Joseph Barker, Omaha; Frank Haskell, Omaha; Paul Colson, Fremont; W. H. C. Woodhurst, North Platte.

MEMBERSHIP COMMITTEE.—C. T. Flower, Chairman, Grand Island; Edward D. McCall, Omaha; John Zimmer, Lincoln.

NEBRASKA INSPECTION BUREAU.

PUBLISHER.—George E. Nichols, World-Herald Bldg., Omaha, Neb.

NEW HAMPSHIRE ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

OFFICERS.—Pres., Louis C. Merrill, Concord; V. Pres., G. N. Kent, Lancaster; F. M. Sise, Portsmouth; D. W. Baker, Exeter; Sec.-Treas., George A. Vermille, Manchester.

EXECUTIVE COMMITTEE.—R. N. Elwell, Exeter; F. L. Kendall, Rochester; T. E. Prescott, Laconia; C. M. Edgerly, Manchester; A. L. Keyes, Milford.

ANNUAL MEETING.—In December, 1917.

NEW HAMPSHIRE BOARD OF UNDERWRITERS.

82 North Main street, Concord, N. H. Organized March, 1886.

OFFICERS.—Pres., A. F. Howard; V. Pres., F. W. Sargeant; Sec., E. P. Nute; Treas., Walter Williamson.

EXECUTIVE COMMITTEE.—A. F. Howard, Chairman; S. C. Eastman, O. Morrill, E. G. Leach, F. W. Sargeant, F. T. Jackman, C. L. Jackman.

ANNUAL MEETING.—First Tuesday in March, at Concord, N. H.

STATED MEETINGS.—Second Friday of each month, Concord, N. H.

NEW JERSEY ASSOCIATION OF FIRE UNDERWRITERS.

(Fire Insurance.)

35 Clinton street, Newark, N. J. Organized 1893.

OFFICERS.—Pres., Fred J. Cox, 87 Smith street, Perth Amboy; V. Pres., Arnold Rippe, 15 Exchange place, Jersey City; Sec.-Treas., Thomas C. Moffatt, 35 Clinton street, Newark.

EXECUTIVE COMMITTEE.—S. Merchant Meeker, Elizabeth; C. D. Williamson, Jersey City; A. W. Dresser, Burlington; P. A. Henderson, Camden.

NEXT ANNUAL MEETING.—Trenton, N. J., February, 1918.

STATED MEETINGS.—Semi-annual, September, 1917.

NEW JERSEY FIELD CLUB.

OFFICERS.—Pres., Frank M. Taylor; V. Pres., A. N. Hamilton; Sec.-Treas., H. E. Griswold; Chairman of Executive Committee, C. F. Enderly.

State Fire and Marine Organizations—(Continued)

NEW JERSEY STATE ASSOCIATION OF MUTUAL FIRE INSURANCE COMPANIES.

Organized December 8, 1892.

OFFICERS.—Pres., Joseph C. Bunn; V. Pres., Isaac S. Smalley, Robert P. Howell; Sec.-Treas., Charles E. Reed, Rahway, N. J.

EXECUTIVE COMMITTEE.—Charles F. Reeves, J. M. Ege, George H. Horning.
ANNUAL MEETING.—Second Thursday in October, at Trenton, N. J.

THE NEW YORK ASSOCIATION OF SUPERVISING AND ADJUSTING FIRE INSURANCE AGENTS.

Geneva, N. Y. (Secretary's Address.) Organized 1872.

OFFICERS.—Pres., P. B. Jarvis; V. Pres., C. R. Folsom; Sec. and Treas., John W. Wood, Geneva, N. Y.

EXECUTIVE COMMITTEE.—P. B. Jarvis, ex-officio; C. R. Folsom, ex-officio; William C. Roach, Chairman; F. E. Burke, A. J. Bates, John A. Jordan, A. T. Lovett, O. F. Gant.

NEXT ANNUAL MEETING.—July, 1917.

NEW YORK STATE ASSOCIATION OF LOCAL INSURANCE AGENTS.

328 Granite Bldg., Rochester.

OFFICERS.—Pres., Wm. H. Hecox, Binghamton; V. Pres., John Kavanaugh, Rochester; Ed. S. Hawley, Buffalo; C. A. Porth, Albany; James P. Doyle, Oswego; C. A. Cool, Glens Falls; Fred. G. Horton, Owego; Fred. V. Bruns, Syracuse; Warren M. Gildersleeve, Central Valley; Sec., C. J. Curtin, Rochester; Asst. Sec., Albert Dodge, Buffalo; Treas., R. G. Wadsworth, Binghamton.

EXECUTIVE COMMITTEE.—Fire: John Tiernan, Buffalo; R. F. Gilmore, Schenectady; L. M. Irving, Malone; H. C. Dana, Rochester; G. H. Johnson, Syracuse; W. P. Blackman, New Rochelle; S. C. Goodrich, Newburgh; C. C. McNitt, Norwich; Geo. A. Starr, Dunkirk. Casualty and Surety: N. C. Spencer, Buffalo; A. T. Armstrong, Syracuse; J. S. Kernan, Utica; F. T. Hill, Troy; G. T. Amsden, Rochester; A. T. Matthews, Watertown; E. H. Warner, Buffalo; W. H. Murray, Hornell; G. W. Perry, Elmira.

NEXT ANNUAL MEETING.—June, 1917.

NEW YORK STATE CENTRAL ORGANIZATION OF CO-OPERATIVE FIRE INSURANCE COMPANIES.

OFFICERS.—Pres., W. H. Vary, Watertown; V. Pres., Edwin Knickerbocker, Bangall; Sec.-Treas., N. F. Webb, Cortland.

EXECUTIVE COMMITTEE.—W. H. Vary, E. Knickerbocker, N. F. Webb.

ANNUAL MEETING.—Fourth Wednesday in January.

ALBANY FIELD CLUB.

P. O. Box 544, Albany, New York. Organized December 20, 1912.

OFFICERS.—Pres., Chas. H. Smith, Liverpool & London & Globe; V. Pres., R. H. Moore, Ins. Co. of N. A.; Sec., L. C. Breed, National of Hartford; Treas., T. C. Naulty, Dist. Secy.

NEXT ANNUAL MEETING.—Third Friday in December, 1917.

STATED MEETINGS.—Third Friday in each month, except July and August.

(The membership is made up of supervising Special Agents and Adjusters in Eastern New York.)

CO-OPERATIVE FIRE UNDERWRITERS OF NEW YORK STATE.

68 State street, Albany, N. Y. Organized 1892.

OFFICERS.—Pres., W. D. Colclough, Cobleskill, N. Y.; V. Pres., O. C. Stevens, Greenville; Sec., Frank P. Tucker, Albany; Treas., Frank P. Tucker.

EXECUTIVE COMMITTEE.—The Officers, and W. E. Bassler, T. E. Holmes and O. S. Nichols.

NEXT ANNUAL MEETING.—(Second Thursday in February each year.)

STATED MEETINGS.—Quarterly.

UNDERWRITERS' ASSOCIATION OF NEW YORK STATE.

OFFICERS.—Pres., E. H. Hornbostel; V. Pres., Charles R. Folsom, A. J. Bates.

EXECUTIVE COMMITTEE.—W. R. Somerville, Chairman; W. C. Maynard, A. J. Halsey, W. C. Howe.

ANNUAL MEETING.—Second Tuesday in January.

State Fire and Marine Organizations—(Continued)

NORTH CAROLINA ASSOCIATION OF INSURANCE AGENTS.

Burlington, N. C. Organized 1899.

OFFICERS.—Pres., W. E. Sharpe, Burlington; V. Prests., S. C. Ogburn, Winston-Salem; Paul W. Schenck, Greensboro; Sec.-Treas., Ray Johnson, Winston-Salem.

EXECUTIVE COMMITTEE.—Francis Womack, Reidsville; W. J. Griswold, Durham; E. E. Emerson, Spray; V. O. Parker, Raleigh; A. H. Powell, Oxford.

NEXT ANNUAL MEETING.—Asheville, N. C., June, 1917.

CAROLINA FIELD CLUB.

(Fire.)

1012 Realty Bldg., Charlotte, N. C. Organized April 10, 1906.

OFFICERS.—Pres., George P. Folk; V. Pres., J. M. Robertson; Sec.-Treas., Dan M. Murchison.

NEXT ANNUAL MEETING.—Second Tuesday in July.

STATED MEETINGS.—Quarterly.

NORTH DAKOTA ASSOCIATION OF LOCAL INSURANCE AGENTS.

OFFICERS.—Pres., T. Baker, Jr.; V. Pres., D. M. Holmes; Sec.-Treas., C. M. Page.

LEGISLATIVE COMMITTEE.—T. Baker, Jr., Fargo; D. M. Holmes, Grand Forks; H. T. Murphy, Bismarck, and C. H. Anheier, Fargo.

NEXT ANNUAL MEETING.—October, 1917, at Fargo, N. D.

STATED MEETINGS.—Fargo, N. D.

NORTH DAKOTA ASSOCIATION OF STATE MUTUAL FIRE INSURANCE COMPANIES.

Box 906, Fargo, N. D.

OFFICERS.—Pres., W. W. King, Fargo; V. Pres., D. W. Clark, Valley City; Sec.-Treas., F. H. Wilder, Fargo.

COMPANY MEMBERS.—Security Mutual Fire Ins. Co., Chatfield, Minn.; Implement Dealers Mutual Fire Ins. Co., Grand Forks, N. D.; North Dakota Mutual Fire Ins. Co., Valley City, N. D.; Commercial Mutual Fire Ins. Co., Grand Forks, N. D.; Retail Merchants Association Mutual Fire Ins. Co., Fargo, N. D.; Northwestern Mutual Fire Ins. Co., Fargo, N. D.; Merchants National Mutual Fire Ins. Co., Fargo, N. D.

THE NOVA SCOTIA BOARD OF FIRE UNDERWRITERS.

191-193 Hollis street, Halifax, N. S.

OFFICERS.—Pres., Alfred J. Bell; V. Pres., George J. Lynch; Sec., Edward J. Fahn.

NEXT ANNUAL MEETING.—Second Tuesday in February, yearly.

STATED MEETINGS.—Halifax, N. S., every second and fourth Tuesdays of each month at eleven o'clock.

OHIO ASSOCIATION OF FIRE UNDERWRITERS.

506 Brunson Building, Columbus, Ohio. Organized June, 1912.

OFFICERS.—Pres., Geo. T. Wilson; V. Pres., W. T. Eaton; Sec., J. M. Norris; Treas., J. M. Norris.

EXECUTIVE COMMITTEE.—R. B. Heaton, Chairman; H. E. Boning and Geo. Diebold.

NEXT ANNUAL MEETING.—Columbus, Ohio, December, 1917.

STATED MEETINGS.—First Tuesday each month, at Columbus, Ohio.

OHIO ASSOCIATION OF INSURANCE AGENTS.

35 Gotwald Bldg., Springfield, O. Organized 1906.

OFFICERS.—Pres., Cliff C. Corry, Springfield, O.; V. Prests., 1st. A. C. Lermann, Sandusky, O.; 2d. Carl Smith, Fostoria, O.; Sec., E. A. Peabody; Treas., C. E. Lacey.

EXECUTIVE COMMITTEE.—Chairman, W. J. Carey, Cincinnati, O.; K. C. Rowland, Toledo; D. H. Murphy, Newark; E. J. Bunderthal, Dayton and F. Austin McElroy, Columbus, O.

OHIO INSPECTION BUREAU.

808-14 Hartman Bldg., Columbus, O.

OKLAHOMA STATE ASSOCIATION OF MUTUAL FIRE INSURANCE COMPANIES.

OFFICERS.—Pres., H. S. Shealor; Secy., A. T. Fountain, Tulsa.

NEXT ANNUAL MEETING.—August, 1917.

State Fire and Marine Organizations—(Continued)

MUTUAL FIRE UNDERWRITERS' ASSOCIATION OF ONTARIO.

Brampton, Ont.

OFFICERS.—Pres., Thomas Hoskins; First V. Pres., V. G. Chisholm; Second V. Pres., G. L. Miller; Sec.-Treas., J. J. Stewart, Brampton.
ANNUAL MEETING.—February, at Toronto.

UNDERWRITERS' EQUITABLE RATING BUREAU OF OREGON.

401 Lumbermens Building, Portland, Ore. Organized March 15, 1909.

OFFICERS.—Pres., John D. Coleman; V. Pres., James S. Reed; Sec., James N. McCune; Treas., Jas. N. McCune.

EXECUTIVE COMMITTEE.—F. E. Atkins, H. R. Burke, John D. Coleman, Jas. J. Dennis, W. G. Fortman, G. L. Goodell, Chas. V. McCarthy, H. E. Parkhurst, Jas. S. Reed, E. R. Thompson, J. F. R. Webber.

NEXT ANNUAL MEETING.—Portland, Ore., Dec. 3, 1917.

SEMI-ANNUAL MEETING.—June 4, 1917, Portland Ore.

STATED MEETINGS.—First Monday in each month; notices sent.

SPECIAL AGENTS' ASSOCIATION OF THE PACIFIC NORTHWEST.

823-25 Northwestern Bank Bldg., Portland, Oregon. Re-organized 1909.

OFFICERS.—Pres., F. E. Atkins; V. Pres., F. W. Gaston, H. B. Tickner, C. A. Calvin; Sec.-Treas., W. M. Patterson.

GOVERNING COMMITTEE.—G. L. Goodell, C. V. McCarthy, D. R. Atkinson, H. B. Tickner, H. E. Parkhurst.

NEXT ANNUAL MEETING.—First Friday and Saturday in December.

SEMI-ANNUAL MEETING.—During month of June—the date to be set by President. Meetings held at any place in Oregon, Washington, Idaho or Montana, but no two consecutive meetings shall be held at same place.

PENNSYLVANIA STATE ASSOCIATION OF INSURANCE AGENTS.

Union Trust Building, Harrisburg, Pa. Organized 1890.

OFFICERS.—Pres., Leo. Schlaudecker; V. Pres., Anson P. Dare; Sec., H. M. Bird; Treas., H. M. Bird.

EXECUTIVE COMMITTEE.—Charles B. Lutz, James W. Doncaster, C. T. Culp, George Billman, Charles F. Humrich.

RHODE ISLAND ASSOCIATION OF INSURANCE AGENTS.

OFFICERS.—Pres., James Gallivan, Jr., Providence; V. Pres., George R. Smith, Woonsocket; Robert L. Spencer, Providence; Frank E. Brown, Wickford.

SOUTH CAROLINA UNDERWRITERS' ASSOCIATION.

Devoted to Fire and Casualty. Organized 1897.

OFFICERS.—Pres., Alester G. Furman, Greenville, S. C.; V. Pres., Frank M. Robertson, Charleston, S. C.; Sec.-Treas., Sam M. Grist, Yorkville, S. C.

EXECUTIVE COMMITTEE.—Alester G. Furman, Greenville, S. C.; Frank M. Robertson, Charleston, S. C.; W. M. Reid, Bishopville, S. C.; James H. Fraser, Georgetown, S. C.; S. F. Cannon, Spartanburg, S. C.; Lawrence A. Walker, Summerville, S. C.; Hayne P. Glover, Greenville, S. C.; James A. Cathcart, Columbia, S. C.; Sam M. Grist, Yorkville, S. C.

COMMITTEE ON LEGISLATION.—David G. Ellison, Columbia, S. C.; William Goldsmith, Greenville, S. C.; W. A. McSwain, Newberry, S. C.; Montague Triest, Charleston, S. C.; Charles E. Commander, Florence, S. C.; J. D. Dial, Columbia, S. C.; G. E. Haynsworth, Sumter, S. C.; Willett P. Sloan, Anderson, S. C.; W. A. Douglas, Rock Hill, S. C.; E. P. McCravy, Easley, S. C.

NEXT ANNUAL MEETING.—Charleston, S. C., June 13, 1917.

FIRE UNDERWRITERS FIELD CLUB OF TENNESSEE.

(Fire.)

Nashville, Tenn. Organized, 1912.

OFFICERS.—Pres., Edward H. Sherley; V. Pres., A. M. McClain; Sec., T. Graham Hall.

NEXT ANNUAL MEETING.—Signal Mountain Inn, Chattanooga, Tenn., June,

1917.
STATED MEETINGS.—Monday Luncheons, weekly, Commercial Club, Nashville, Tenn.

State Fire and Marine Organizations—(Continued)

TENNESSEE INSPECTION BUREAU.

(Fire.)

1034 Stahlman Building, Nashville, Tenn. Organized, 1906.
MANAGER.—F. B. Quackenboss.

TENNESSEE UNDERWRITERS' ASSOCIATION OF LOCAL INSURANCE AGENTS.

Memphis, Tenn. Organized 1895.

OFFICERS.—Pres., Henry G. McMillan; Sec.-Treas., Oscar A. Smith, P. O. Box 795 Memphis, Tenn.

EXECUTIVE COMMITTEE.—Chas. Haas, Chairman, Memphis, Tenn.; N. H. Grady, Chattanooga; J. E. Lutz, Knoxville; B. C. Pross, Nashville; M. S. Summers, Dyersburg; H. B. Cowan, Shelbyville; C. R. Reed, Coal Creek.

NEXT ANNUAL MEETING.—Nashville, Tenn., Nov., 1917.

STATED MEETINGS.—Nashville, Tenn.

TEXAS ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

OFFICERS.—Pres., E. W. Marshall, Waco; V. Prests., Guy Collett, Austin; W. B. Smith, Longview; Sec.-Treas., Adrian Moore, Waco.

EXECUTIVE COMMITTEE.—Mabry Seay, Dallas; J. W. Mitchell, Fort Worth; Chas. L. Duncan, Mount Pleasant; Scott Fulton, Van Alstyne; W. L. Stiles, San Antonio.

NEXT ANNUAL MEETING.—Waco, Texas, June, 1917.

VANCOUVER ISLAND FIRE UNDERWRITERS' ASSOCIATION.

301-5 Hibben-Bone Bldg., Victoria, B. C.

OFFICERS.—Pres., L. U. Conyers; V. Pres., John Hart; Sec.-Treas., John L. Noble.

EXECUTIVE COMMITTEE.—L. U. Conyers, Chairman; John Hart, Arthur Coles, R. A. Power, D. W. Campbell, Richard Jackson, J. R. Shearer, C. T. Cross, J. A. Griffith.

JURISDICTION.—Vancouver Island and adjacent islands in British Columbia.

NEXT ANNUAL MEETING.—May, 1917, at Victoria.

STATED MEETINGS.—Quarterly, at Victoria.

NORTHEASTERN VERMONT ASSOCIATION OF UNDERWRITERS.

(Fire only.)

29 Main street, St. Johnsbury, Vt. Organized, 1885.

OFFICERS.—Pres., George P. Moore; V. Prests., Charles L. Stuart, Harvey W. Eaton; Sec.-Treas., Chas. S. Hastings.

NEXT ANNUAL MEETING.—St. Johnsbury, Vt., April 12, 1918.

STATED MEETINGS.—Quarterly meetings the second Thursday of July, October and January.

VERMONT ASSOCIATION OF LOCAL INSURANCE AGENTS.

OFFICERS.—Pres., George F. Root, Newport, Vt.; V. Prests., George M. Clay, Brattleboro, Vt.; C. C. Grayes, Waterbury, Vt.; Sec., Linn D. Taylor, Brattleboro, Vt.; Treas., E. S. Leonard, Bellows Falls, Vt.

EXECUTIVE COMMITTEE.—S. S. Watson, St. Albans, Vt.; J. G. Brown, Montpelier; G. F. Davis, Windsor; W. A. Clark, Rutland; A. B. Noyes, St. Johnsbury; C. H. Powers, Bennington, Vt.

ANNUAL MEETING.—September, 1917.

VIRGINIA ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

402 Travelers Building, Richmond, Va.

OFFICERS.—Pres., Geo. McG. Goodridge; V. Prests., M. J. Strauss, G. W. Goodwyn; Sec.-Treas., R. S. Parks.

EXECUTIVE COMMITTEE.—M. Lee Powell, Chairman; J. E. West and L. W. Childrey.

ANNUAL MEETING.—May.

VIRGINIA FIELD CLUB.

OFFICERS.—Pres., E. H. Jones; V. Pres., George B. Jennings; Sec.-Treas., B. C. Lewis, Jr.

EXECUTIVE COMMITTEE.—Chairman, H. T. Nelson; F. J. McCarthy, E. A. Clark, E. R. Booker, A. M. Travers, G. H. Speigner, S. F. Nininger.

ANNUAL MEETING.—September. (Organization Dormant—Sec.)

WASHINGTON STATE ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

603 Scandanavian Avenue Bank Bldg., Tacoma, Wash.

OFFICERS.—Pres., E. C. Arnold, Seattle; V. Pres., T. K. Binnie, Spokane; Sec., R. E. Mahaffay, Tacoma; Treas., R. E. Mahaffay, Tacoma.

State Fire and Marine Organizations—(Continued)

EXECUTIVE COMMITTEE.—W. P. Smith, Seattle; Wm. F. McDowell, Olympia; Daniel Duryea, Everett, Frank O'Dole Aberdeen, John F. Lyon, Tacoma.
STATED MEETINGS.—At call of President with Executive Committee.

WEST VIRGINIA ASSOCIATION OF INSURANCE AGENTS.

Organized 1900.
OFFICERS.—Pres., F. R. Bell, Jr., Charleston; V. Prests., R. A. Foose, Wheeling; Ray Evans, Bluefield; H. A. Meyer, Davis; B. F. Horner, Charleston; G. D. Heaton, Parkersburg; E. E. Cooke, Charlestown; Sec., W. S. Lindamood, Parkersburg; Treas., W. S. Lindamood, Parkersburg.
EXECUTIVE COMMITTEE.—D. W. Patterson, Charleston, Chairman.
NEXT ANNUAL MEETING.—June, 1917, Huntington.

WEST VIRGINIA FIRE UNDERWRITERS' ASSOCIATION.

Schulmbach Building, Wheeling, W. Va.
OFFICERS.—Pres., J. C. Wharton; V. Pres., H. S. Nulton; Sec., A. S. Whiteley; Treas., A. S. Whiteley.
EXECUTIVE COMMITTEE.—W. Y. Young, Chairman; W. C. Daniel, Arthur Lohmeyer, C. H. Carpenter, M. F. Grim, J. H. Bonney, F. W. Sippell, J. G. Loose.

WISCONSIN ASSOCIATION OF INSURANCE AGENTS.

F. R. A. Bldg., Oshkosh, Wis.
OFFICERS.—Pres., D. D. Harmon; V. Prests., Chas. Erhart, Frank Hoffman, W. J. Karn, Ray E. Chartier, Mrs. John West, Henry Johnson, O. S. Morse; Sec.-Treas., Otto A. Braun, Milwaukee.
EXECUTIVE COMMITTEE.—Loyal Durand, J. D. Rowland, Walter Hartshorn.
NEXT ANNUAL MEETING.—Not determined.

THE WISCONSIN ASSOCIATION OF MUTUAL INSURANCE COMPANIES.

(Fire.)
Organized September 10, 1894.
Evansville, Wis.
OFFICERS.—V. Pres., James E. Brett; Sec., W. W. Gillies; Treas., Geo. A. Ure.
EXECUTIVE COMMITTEE.—T. A. Roycraft, Geo. A. Ure.
STATED MEETINGS.—Biennial meeting, Madison, Wis. The first Tuesday in February after the first Monday, 1918.

WISCONSIN FIELD MEN'S CLUB.

(Devoted chiefly to Fire Insurance.)
1305 First National Bank Bldg., Milwaukee, Wis.
OFFICERS.—Pres., E. G. Frazier; V. Pres., W. B. Calhoun; Sec., Paul E. Rudd; Asst. Sec., G. M. Fielding; Treas., Paul E. Rudd.
EXECUTIVE COMMITTEE.—R. E. Hiscox, C. P. Helliwell, B. M. Welch, R. J. McIntyre, A. P. Skowrup, Geo. R. Crosley.
NEXT ANNUAL MEETING.—June 26, 27 and 28, 1917. Place not determined as yet.
STATED MEETINGS.—Second Tuesday of October, January and April, and a place selected by committee for June meeting.

WISCONSIN INSURANCE CLUB.

16th Floor, First National Bank Bldg., Milwaukee, Wis.
OFFICERS.—Pres., R. H. Wieben; V. Pres., F. F. Gordon; Sec., C. F. Boelter; Treas., C. F. Boelter.
EXECUTIVE COMMITTEE.—J. Henry Harbeck, H. S. Norton, H. E. Miller, H. A. Lingenfelter and R. A. Hutchinson.
NEXT ANNUAL MEETING.—June 26, 27 and 28, 1917. Place not yet determined.
STATED MEETINGS.—Second Tuesday in January, October and April and the last week of June.

CITY AND VILLAGE MUTUAL UNDERWRITERS' ASSOCIATION OF WISCONSIN.

OFFICERS.—Pres., Nathan Haessly, Theresa; V. Prests., Joseph Schmidt, Kewaskum; George A. Jacobs, Janesville; Sec.-Treas., H. A. Wrucke, Campbellsport.
DIRECTORS.—R. L. Adams, Madison; John Bauernfeind, Sheboygan Falls; C. F. Leins, West Bend; H. C. Schroeder, Milwaukee; Paul F. Wenzel, Milwaukee.
ANNUAL CONVENTION.—February, Madison, Wis.
DATE AND PLACE OF ALL STATED MEETINGS.—During legislative years at Madison, second Tuesday in February; during other years at other places.

STATE FIRE PREVENTION ASSOCIATIONS

ARRANGED ALPHABETICALLY BY STATES.

FIRE PREVENTION ASSOCIATION OF ARKANSAS.—J. C. Leigh, Pres.; W. Ross McCain, V. Pres.; A. C. McCabe, Sec.; A. L. Parker, Asst. Sec.

FLORIDA FIRE PREVENTION SOCIETY.—Arthur Lane, Pres.; Rutledge Holmes, V. Pres.; John A. Stevenson, Sec. and Treas.

GEORGIA FIRE PREVENTION SOCIETY.—George Harrington, Pres.; Geo. R. Collins, V. Pres.; F. W. Blalock, Sec.

ILLINOIS STATE FIRE PREVENTION ASSOCIATION.—175 W. Jackson Blvd., Chicago, Ill. Organized 1908. M. D. Looney, Pres.; E. T. Tanner, V. Pres.; R. F. Woltersdorff, Sec.; R. F. Woltersdorff, Treas.

EXECUTIVE COMMITTEE.—T. M. Hogan, F. C. Cargice, J. M. Allen, Thos. C. Little, A. J. Meyer, W. Mink.

NEXT ANNUAL MEETING.—January, 1918.

STATED MEETINGS.—Semi-annual June, 1917, Waukazoo, Mich.

INDIANA STATE FIRE PREVENTION ASSOCIATION.—Box 792, Indianapolis, Ind. Reorganized June, 1913. James A. Bawden, Pres.; Ernest A. Loop, V. Pres.; Frank G. Herman, Sec.-Treas.

EXECUTIVE COMMITTEE.—John W. Noble, N. B. Berry, Richard Creifelds, Jr.; R. E. McHatton, Ernest Newhouse.

NEXT ANNUAL MEETING.—First Tuesday in June.

IOWA STATE FIRE PREVENTION ASSOCIATION.—2932 Brattleboro avenue, Des Moines, Iowa. J. C. Stuart, Pres.; R. V. McCormick, V. Pres.; F. E. Hathorn, Sec.-Treas.

EXECUTIVE COMMITTEE.—George W. Holton, Chairman; J. D. Carpenter, O. W. Follett, Wm. Palmer, C. D. Wadsworth.

NEXT ANNUAL MEETING.—Third Friday in October, Des Moines, Ia.

STATED MEETINGS.—Quarterly.

KANSAS STATE FIRE PREVENTION ASSOCIATION.—701 Jackson street, Topeka, Kan. W. I. Drum, Pres.; H. E. Seeds, V. Pres.; Frank L. Britton, Sec.-Treas.

EXECUTIVE COMMITTEE.—W. M. Gregory, Chairman; W. D. Perry, W. S. Eberle, Chas. F. Hardy, E. C. Fox.

NEXT ANNUAL MEETING.—September of each year.

KENTUCKY STATE FIRE PREVENTION ASSOCIATION.—Starks Bldg., Louisville, Ky. Organized, 1910. W. J. Gilsdorf, Pres.; L. C. Riker, V. Pres.; Milton C. Miller, Sec.-Treas.

EXECUTIVE COMMITTEE.—Charles R. Boynton, Charles H. Gorham, James E. Chittenden, Joseph M. Rogers, B. Goff Snyder, George R. Snyder, W. T. Sweeney.

NEXT ANNUAL MEETING.—November, 1917, Louisville, Ky.

STATED MEETINGS.—Executive Committee meetings, subject to the call of the President.

LOUISIANA FIRE PREVENTION BUREAU.—805-811 Hibernia Bldg., New Orleans, La. Organized 1904. Lucien Monroe, Jr., Pres.; Alonzo Church, V. Pres.; Sol. Bloodworth, Sec.-Treas.

EXECUTIVE COMMITTEE.—J. G. Pepper, J. M. Henderson, J. L. Price, L. T. Powers, E. A. Chavanne, Edw. Bourne, Jr., E. E. Wright, A. D. McBryde, H. T. Higinbotham, Jno. X. Wegmann, G. A. Prescott, Paul S. Felder, also the Secretary of State and the State Fire Marshal.

NEXT ANNUAL MEETING.—New Orleans, October, 1917.

STATED MEETINGS.—Monthly meetings of Executive Committee.

LOUISIANA STATE SOCIETY FOR REDUCTION OF FIRE WASTE.—393 L. & L. & G. Bldg., New Orleans. Organized January 26, 1912. R. H. Colcock, Jr., Pres.; E. H. Addington, V. Pres.; R. A. Hopkins, Sec.-Treas.

EXECUTIVE COMMITTEE.—Officers, and Thos. L. Cunningham, Edw. Bourne, Jr., W. Y. Harper, Jos. L. Price, Lewis T. Powers, E. A. Chavanne, Francis X. Wegmann.

State Fire Prevention Associations—(Continued)

MICHIGAN STATE FIRE PREVENTION ASSOCIATION.—719 Church street, Ann Arbor, Mich. O. D. Wich, Pres., Grand Rapids, Mich.; F. L. Weaver, V. Pres., Detroit, Mich.; M. M. Hawxhurst, Sec.-Treas., Ann Arbor, Mich.

EXECUTIVE COMMITTEE.—Stuart Morgan, Chairman, Lansing; E. H. Hinckley, Kalamazoo; F. T. McOmber, Ann Arbor; H. A. Bartels, Detroit; G. A. Minskey, Lansing; F. M. Yelton, Lansing; Martin Brown, Jackson.

NEXT ANNUAL MEETING.—June, 1917.

MINNESOTA STATE FIRE PREVENTION ASSOCIATION.—Louis F. Law, Pres.; A. R. Gress, V. Pres.; E. J. McDonald, Sec.-Treas.

MISSISSIPPI SOCIETY FOR PREVENTION OF FIRES.—Merchants Bank Bldg., Jackson, Miss. Organized 1912. E. K. McDowell, Pres.; F. L. Davis, V. Pres.; W. G. Sours, Sec.-Treas.

EXECUTIVE COMMITTEE.—J. A. Parrish, Chairman; W. F. Carroll, C. A. Prescott, J. A. DeTreville, T. L. Spengler, G. F. Elliott, I. B. Beard, G. P. Street.

WOMAN'S AUXILIARY COMMITTEE.—Mrs. Bessie Street Coburn, Chairman.

PUBLICITY COMMITTEE.—I. B. Beard, Chairman; A. D. McBryde, F. O. Hawkins.

LAW, ORDINANCE AND FIRE PROTECTION COMMITTEE.—P. L. Davis, Chairman; A. J. Haltiwanger, J. C. Prioleau.

NEXT ANNUAL MEETING.—Meridian, Miss., 1918.

STATED MEETINGS.—Bi-monthly, place being selected at meetings.

MISSOURI FIRE PREVENTION ASSOCIATION.—W. C. Brown, St. Louis, Mo., Pres.; Leslie C. Gray, St. Louis, Mo., V. Pres.; Kit Wilson, Kansas City, Mo., Sec.-Treas.

EXECUTIVE COMMITTEE.—C. A. Proudfit, P. H. Knighton, S. C. Cate, R. E. Eblen, E. J. Weinfurth.

NEBRASKA STATE FIRE PREVENTION ASSOCIATION.—386 Brandeis Theatre Bldg., Omaha, Nebraska. Willard S. Harding, Pres.; F. M. Pond, Sec.-Treas.

EXECUTIVE COMMITTEE.—J. K. Morrison, Chairman; E. D. McCall, W. C. Lyle, S. J. Henderson, C. U. Hendrickson, C. O. Talmage.

NEXT ANNUAL MEETING.—September, 1917, at Omaha, Neb.

STATED MEETINGS.—Quarterly.

NORTH CAROLINA FIRE PREVENTION ASSOCIATION.—Armand L. De Rosset, Pres.; John F. Hoff, V. Pres.; Henry G. Foard, Sec.-Treas.

EXECUTIVE COMMITTEE.—Thomas Barber, Chairman; A. F. Selden, C. B. Robb, P. W. D. Jones, E. C. Land, E. A. Young and J. N. Jacobs.

NORTH DAKOTA STATE FIRE PREVENTION ASSOCIATION.—Merged in N. Dak. and Minn. Board of Fire Underwriters.

OHIO STATE FIRE PREVENTION ASSOCIATION.—Clark O. Wood, Pres.; R. D. Wylie, V. Pres.; Mrs. S. C. Neff, 808 New First National Bank Bldg., Cincinnati, Sec.-Treas.

SOUTH DAKOTA STATE FIRE PREVENTION ASSOCIATION.—335 No. Main avenue, Sioux Falls, S. D. Organized 1911. Pres., A. C. Schmucke; V. Pres., Jay Delamater; Sec.-Treas., D. P. Lemen.

EXECUTIVE COMMITTEE.—J. G. Updegraff, L. C. Nichols, D. L. McCoy, Z. A. Hazard.

NEXT ANNUAL MEETING.—New Hartford, on Big Stone Lake, S. D., first week in August, 1917.

STATED MEETINGS.—April 21, 1917, Secretary's office, Sioux Falls, S. D.

TENNESSEE FIRE PREVENTION ASSOCIATION.—310 American Bank Bldg., Nashville, Tenn. R. W. Davis, Pres.; F. H. Warren, V. Pres.; Wm. C. Kirkland, Sec.-Treas.

EXECUTIVE COMMITTEE.—John M. Pidon, A. M. McClain, L. C. Riker, C. B. Rogers, Caesar Thomas.

NEXT ANNUAL MEETING.—Nashville, Tenn., second Thursday in January, 1918.

STATED MEETINGS.—Monthly inspections of towns in Tennessee.

State Fire Prevention Associations—(Continued)

VIRGINIA FIRE PREVENTION ASSOCIATION.—710 Amer. Nat'l. Bank Bldg., Richmond, Va. Organized November 28, 1911. U. O. Michaels, Pres.; Geo. B. Jennings, V. Pres.; L. M. Quarels, Sec.-Treas.

EXECUTIVE COMMITTEE.—J. M. Waller, Chairman; Wm. Palmer Hill, H. T. Nelson, F. J. McCarthy, J. T. Robertson, S. E. Bickford, A. M. Travers.

NEXT ANNUAL MEETING.—November.

STATED MEETINGS.—Fourth Thursday in each month. This Association devotes one day each month to the inspection of a city or town in the State.

WEST VIRGINIA STATE FIRE PREVENTION ASSOCIATION.—F. I. Mosher, American Bldg., Baltimore, Md., Pres.; A. S. White, Schmulbach Bldg., Wheeling, Sec.-Treas.

WISCONSIN STATE FIRE PREVENTION ASSOCIATION.—1305 First Nat'l. Bank Bldg., Milwaukee, Wisconsin. A. D. Yeaton, Pres.; B. M. Welch, V. Pres.; H. E. Rearden, Sec.-Treas.; G. M. Fielding, Asst. Sec.

EXECUTIVE COMMITTEE.—H. A. Freedy, R. H. Wieben, Paul E. Rudd, G. G. Wright.

NEXT ANNUAL MEETING.—October 8, 1917.

STATED MEETINGS.—Mondays preceding second Tuesdays in January, April, July and October.

LOCAL FIRE AND MARINE ORGANIZATIONS

In Cities of 100,000 or Over

ARRANGED ALPHABETICALLY BY CITIES

ALBANY BOARD OF UNDERWRITERS.

82 State street, Albany, N. Y. Organized March 20, 1873.

OFFICERS.—Pres., Charles A. Porth; V. Pres., J. Edward Poole; Sec., Alexander J. Young; Treas., Frank A. Van Duzer.

EXECUTIVE COMMITTEE.—Wm. L. Austin, A. J. Young, Chas. C. Dorwaldt, C. H. Hahn, Fred Gebhard, Peter D. Kiernan.

NEXT ANNUAL MEETING.—April, 1917.

STATED MEETINGS.—Second Tuesday in January, March, May, July, September and November.

ATLANTA INSURANCE EXCHANGE.

Atlanta, Ga.

OFFICERS.—Pres., Fred W. Cole; V. Pres., Rutherford Lipscomb and G. Arthur Howell; Sec.-Treas., Coke Davis.

EXECUTIVE COMMITTEE.—A. L. Waldo, Chairman; G. A. Howell, R. Lipscomb, S. C. Williams.

ANNUAL MEETING.—Third Tuesday in January.

ASSOCIATION OF FIRE UNDERWRITERS OF BALTIMORE CITY.

8-10 South street, Baltimore, Md. Organized August 11, 1879.

OFFICERS.—Pres., Henry M. Warfield; V. Pres., William Cunningham; Sec.-Mngr., John H. Kenney; Asst. to Sec.-Mngr., E. G. Parker; Treas., John H. Kenney.

EXECUTIVE COMMITTEE.—John H. Gildea, Jr., Chairman; W. W. Baldwin, Vice Chairman; George R. Gorsuch, John P. Lauber, Harry T. Poor, John G. Price, Jr., C. O. Richardson, W. C. Ballard, W. D. White.

NEXT ANNUAL MEETING.—Second Tuesday, January, 1918, Assembly Room, 8-10 South street.

STATED MEETINGS.—Second Tuesday in January, April, July and October, Assembly Room, 8-10 South street.

BIRMINGHAM FIRE AND CASUALTY INSURANCE EXCHANGE.

Birmingham, Ala.

OFFICERS.—Pres., H. G. Seibels; V. Pres., H. S. Going; Sec.-Treas., Ed. S. Moore.

EXECUTIVE COMMITTEE.—John S. Leedy, Herbert Levy, A. A. Adams, Jr., Anglin White, A. W. Smith.

Local Fire and Marine Organizations—(Continued)

NEXT ANNUAL MEETING.—Second Tuesday in April, Chamber of Commerce Building.

STATED MEETINGS.—Second Tuesday of each month at Chamber of Commerce Building, Birmingham.

BOSTON BOARD OF FIRE UNDERWRITERS.

55 Kilby street, Boston, Mass.

OFFICERS.—Pres., Frank A. Dewick; V. Pres., James H. Carney; Sec., F. E. Cabot; Asst. Secy., James Davis; Treas., F. E. Cabot.

EXECUTIVE COMMITTEE.—Frank A. Dewick, James H. Carney, F. H. Battitana, W. A. Muller, W. H. Rogers, George S. Rosencrantz, H. H. Whitney.

NEXT ANNUAL MEETING.—Second Tuesday in November.

STATED MEETINGS.—Second and last Tuesday of each month.

BOARD OF FIRE UNDERWRITERS OF THE METROPOLITAN DISTRICT.

Boston, Mass.

OFFICERS.—Pres., C. Fred Pierce, Cambridge; V. Pres., Fred L. Robinson, Waltham; Sec., T. H. Raymond, Cambridge; Treas., T. H. Raymond, Cambridge.

GOVERNING BOARD.—John J. Ahern, Cambridge; F. M. Carter, Somerville; John F. Hunt, Quincy; E. A. Stevens, Malden.

NEXT ANNUAL MEETING.—Third Tuesday in January, 1918.

STATED MEETINGS.—At New England Insurance Exchange Rooms, Boston.

BOSTON COMMITTEE OF THE NATIONAL FIRE PROTECTION ASSOCIATION.

31 Milk street, Boston, Mass.

CHAIRMAN.—W. O. Teague.

EXECUTIVE COMMITTEE.—C. M. Goddard, R. L. Gay, Gorham Dana, G. A. A. Pevey, Nelson Whitney, H. V. Thayer, F. I. Cooper, I. L. Green, G. S. Lawler.

INSURANCE LIBRARY ASSOCIATION.

141 Milk Street, Boston, Mass. Organized 1887.

OFFICERS.—Pres., Gayle T. Forbush, Gen. Agent, Royal Exchange Assurance; Clerk-Treas. and Librarian, D. N. Handy.

BOARD OF TRUSTEES.—Gayle T. Forbush, E. C. Brush, W. B. Medlicott, George Neily, Charles D. Palmer, Frederic R. Galacar, H. J. Ide, U. C. Crosby, Henry E. Rees, E. G. Snow, E. G. Richards, E. Winchester.

FINANCE COMMITTEE.—Gayle T. Forbush, H. J. Ide, George Neiley.

ANNUAL MEETING.—Friday next preceding the second Saturday in January of each year.

The Association publishes Quarterly Bulletin, containing comprehensive index of current fire insurance and fire protection literature free to all members.

Conducts evening classes in fire insurance.

EDUCATIONAL COMMITTEE.—G. T. Forbush, Wm. B. Medlicott, Gorham Dana.

BRIDGEPORT FIRE UNDERWRITERS' ASSOCIATION.

62 Cannon street, Bridgeport, Conn.

OFFICERS.—George T. Hathaway; V. Pres., Nathan G. Herz; Sec., Arthur M. Wilson; Treas., Walter C. North.

EXECUTIVE COMMITTEE.—George T. Hathaway, Arthur M. Wilson, Walter C. North, Philip L. Holzer, Dorr R. Whitney, D. Fairchild Wheeler, Percy P. Anderson.

NEXT ANNUAL MEETING.—Third Wednesday in January, 1918.

STATED MEETINGS.—Monthly meetings, third Wednesday of each month.

Residence members, fifty-four; non-residence members, twelve; total membership, sixty-six members as of January 19, 1917.

MEMBERSHIP.

Fifty-four residence members, thirteen non-residence members. Total sixty-seven members as of January 19, 1916.

BROCKTON FIRE UNDERWRITERS' ASSOCIATION.

(Fire.)

231 Main street, Brockton, Mass.

OFFICERS.—Pres., Warren S. Shaw; V. Pres., Edgar H. Thomson; Sec., Wilard F. Jackson; Treas., J. Harry Poole.

NEXT ANNUAL MEETING.—June, 1917, at Brockton.

STATED MEETINGS.—First and Third Mondays of each month.

Local Fire and Marine Organizations—(Continued)

BROOKLYN BROKERS' ASSOCIATION.

Brooklyn, N. Y.

OFFICERS.—Pres., A. H. Butler; V. Pres., C. S. Cavanagh; Sec., R. B. Clapper-ton; Treas., Louis Arnold.

EXECUTIVE COMMITTEE.—J. J. Hastings, L. C. Kuhns, E. S. McVey, Jacob Haas, John Egan.

UNDERWRITERS' SOCIETY OF BROOKLYN, N. Y.

(Devoted to all lines of insurance excepting life.)

172 Montague street, Brooklyn, N. Y. Organized 1912.

OFFICERS.—Pres., C. H. Bainbridge; V. Prests., E. H. Driggs, B. E. Gendar; Sec., F. Stussy, Jr.; Treas., E. Brennan.

EXECUTIVE COMMITTEE.—The above officers and E. R. Cluff, J. J. Phelan, H. R. Sommer, C. H. Irwin, G. F. Malby, F. Pendleton, W. S. Benedict, J. J. Healy.

MEMBERSHIP COMMITTEE.—J. Heise, F. Cluff, H. R. Sommer, J. J. Kuhn, W. S. Benedict.

EASTERN UNION COMMITTEE.—F. Pendleton, G. F. Malby, J. Hatton, W. S. Benedict, H. Lewis.

NEXT ANNUAL MEETING.—Second Wednesday in March.

STATED MEETINGS.—Second Wednesday of each month unless otherwise decided.

BUFFALO ASSOCIATION OF FIRE UNDERWRITERS.

300 Marine National Bank Building, Buffalo. Organized 1881.

OFFICERS.—Pres., F. L. A. Cady; V. Pres., E. B. Eggert; Sec., W. H. McPherson; Treas., L. G. Morgan.

NEXT ANNUAL MEETING.—April, 1917, 300 Marine Nat'l. Bank.

STATED MEETINGS.—First and third Wednesday of each month.

CHATTANOOGA UNDERWRITERS ASSOCIATION.

(Fire.)

(Sec.) 102 East Eighth street, Chattanooga, Tenn. Organized 1881.

OFFICERS.—President, H. W. Spencer; V. Pres., Stanley Lachman; Sec., H. F. Wenning; Treas., U. S. Sloan.

EXECUTIVE COMMITTEE.—Above officers.

NEXT ANNUAL MEETING.—Third Tuesday in January.

STATED MEETINGS.—Third Tuesday each month.

CHICAGO BOARD OF UNDERWRITERS.

(Devoted to Fire Insurance.)

Insurance Exchange, Chicago, Ill. Organized about 1858; chartered 1861.

OFFICERS.—Pres., H. G. Buswell; V. Pres., Bernard F. Rogers; Sec., R. N. Trim-ingham; Treas., George S. Haskell.

EXECUTIVE COMMITTEE.—Changes its membership in part every three months.

NEXT ANNUAL MEETING.—January 10, 1918, Chicago, Ill.

STATED MEETINGS.—Second Thursday in January, April, July and October.

UNDERWRITERS' CLEARING HOUSE.

2116 Insurance Exchange, Chicago, Ill.

MANAGER.—P. N. Cutler.

COOK COUNTY FIELD CLUB.

Chicago, Ill.

OFFICERS.—Pres., J. B. White; V. Pres., E. J. Stucke; Sec.-Treas., J. L. Cassell.

EXECUTIVE COMMITTEE.—F. D. Buckman, Wm. P. Regan, W. T. Bisbee.

FIRE INSURANCE CLUB OF CHICAGO.

2258 Insurance Exchange, Chicago, Ill. Organized 1901.

OFFICERS.—Pres., C. G. Whipple; V. Pres., W. E. McCullough; Sec., R. B. Hawd; Asst. Sec. and Treas., Vivian E. Brenner; Treas., H. A. Packard.

COMMITTEE ON INSTITUTE WORK.—A. T. Graham, Chairman.

COMMITTEE ON EDUCATION.—John T. Stafford, Chairman.

COMMITTEE ON LIBRARY.—A. T. Graham, Chairman.

NEXT ANNUAL MEETING.—Chicago, December, 1917.

STATED MEETINGS.—Auditorium of Insurance Exchange.

Local Fire and Marine Organizations—(Continued)

FIRE INSURANCE EXAMINERS' CLUB OF CHICAGO.

OFFICERS.—Pres., Ross B. Whitney, A. Torpe & Co.; V. Pres., George Morin, Fidelity-Phoenix; Sec. and Treas., John Benz, Sun of London.

DIRECTORS.—L. M. Kashner, Fire Association; John K. Walker, Insurance Company of North America, and H. W. LaRue, Continental.

INSURANCE BROKERAGE ASSOCIATION OF CHICAGO.

Insurance Exchange, Chicago, Ill. Organized 1909.

OFFICERS.—Pres., D. F. Carpenter; V. Pres., A. E. Bahr; Sec., Jay W. Butler; Treas., Geo. A. Seaverns, Jr.

TRUSTEES.—D. F. Carpenter, Jay W. Butler, H. G. Kornblith, George L. Weed, Arthur L. Meyer, Arthur Lazarus.

ANNUAL CONVENTION.—Third Wednesday in January.

MEETINGS.—Arranged by trustees.

LOCAL AGENTS' CLUB.

(Devoted chiefly to Fire Insurance.)

175 West Jackson Boulevard, Chicago, Ill. Organized April, 1914.

OFFICERS.—Pres., Bernard F. Rogers; V. Pres., Bruce Ritchie; Sec., Donald M. Wood; Treas., James E. Purnell, Jr.

EXECUTIVE COMMITTEE.—Jas. I. Naghten, Jas. M. Newberger, Frank F. Holmes, A. F. Shaw, Charles T. Chandler, Philip Hosmer.

NEXT ANNUAL MEETING.—Second Tuesday in January each year.

STATED MEETINGS.—Second Tuesday in each month.

CINCINNATI FIRE PREVENTION BUREAU.

1403 First National Bank Bldg., Cincinnati, O.

OFFICERS.—T. B. Sellers, Manager.

FIRE UNDERWRITERS' CLUB OF CINCINNATI.

1304 First National Bank Bldg., Cincinnati, O.

OFFICERS.—L. L. Raub; V. Pres., W. S. Hukell, Jr.; Sec., J. F. Aukensbauer; Treas., J. F. Aukensbauer.

GOVERNING COMMITTEE.—Ed. Klick, Chas. Law, Lester G. Murphy, L. L. Raub, W. S. Hukell, Jr.

NEXT ANNUAL MEETING.—First Thursday in January of each year.

STATED MEETINGS.—Second Thursday of each month, 1304 First National Bank Bldg.

CLEVELAND FIRE INSURANCE EXCHANGE.

304 Chamber of Commerce Building, Cleveland, Ohio.

OFFICERS.—Pres., George C. Simpson; V. Pres., Robert H. Perdue; Sec.-Treas., Will J. Beggs.

GOVERNING COMMITTEE.—F. B. Ayer, P. W. Flicker, J. A. Kysela, J. S. Hodous, H. R. Manchester, A. W. Neal, R. H. Perdue, G. C. Simpson and L. A. Wilbor.

NEXT ANNUAL MEETING.—Second Tuesday in February, 1918.

STATED MEETINGS.—Quarterly.

CLEVELAND INSPECTION BUREAU.

500 Plaindealer Bldg., Cleveland, Ohio. Organized 1902.

MANAGER.—Charles H. Patton.

INSURANCE SOCIETY OF CLEVELAND.

(Devoted chiefly to Fire Insurance.)

503 Chamber of Commerce Building, Cleveland, Ohio.

OFFICERS.—Pres., Lucien A. Wilbor; V. Pres., B. T. Duffy; Sec., Ford A. Drake; Treas., George C. Simpson.

NEXT ANNUAL MEETING.—June, 1916, Cleveland.

FIRE INSURANCE CLEARING ASSOCIATION.

304 Chamber of Commerce Building, Cleveland, Ohio.

OFFICERS.—Pres., Robert H. Perdue; Sec., Will J. Beggs.

NEXT ANNUAL MEETING.—Second Tuesday in February, 1918.

ASSOCIATION OF INSURANCE UNDERWRITERS OF COLUMBUS, O.

(Fire.)

55 East State street, Columbus, Ohio.

OFFICERS.—Pres., Austin McElroy; V. Pres., O. M. Heffner; Sec.-Treas., E. A. Peabody.

Local Fire and Marine Organizations—(Continued)

EXECUTIVE COMMITTEE.—F. J. Rabyor, Frank Macklin, W. C. Park, Jr., H. J. Roberts, Frank J. Dawson.
STATED MEETINGS.—Fourth Tuesday of each month.

THE HARRISBURG ASSOCIATION OF INSURANCE AGENTS.

222 Market street, Harrisburg, Pa. Organized January 9, 1917.
OFFICERS.—Pres., W. M. Robison; V. Pres., W. E. Parthemore; Sec., G. L. Cullmerry; Treas., John F. Dapp.
EXECUTIVE COMMITTEE.—H. M. Bird, W. E. Parthemore, J. E. Gipple.
NEXT ANNUAL MEETING.—Second Tuesday in January, 1918, Harrisburg, Pa.
STATED MEETINGS.—Second Tuesday of April, July, October, 1917, Harrisburg, Pa.

HARTFORD BOARD OF FIRE UNDERWRITERS.

223 Asylum street, Hartford, Conn.
OFFICERS.—Pres., Guy E. Beardsley; V. Pres., F. F. Small; Sec., William E. Langdon; Asst. Sec., Clarence W. Sexton; Treas., C. M. Goodard, Boston, Mass.
EXECUTIVE COMMITTEE.—Silas Chapman, Jr., Chairman; Marshall O. Wells, Henry W. Seide, Franklin A. Morley, Louis S. Butts.
NEXT ANNUAL MEETING.—Second Tuesday of January, at Board Rooms.
STATED MEETINGS.—Second Tuesday of each month.

INSURANCE INSTITUTE OF HARTFORD, INC.

60 Prospect street, Hartford, Conn. Organized 1907.
OFFICERS.—Pres., R. A. Huntington, Jr., Conn. Gen'l. Life; V. Pres., H. A. Hopf, Phoenix Mutual Life; F. B. Merrels, Travelers; C. W. Page, Jr., Phoenix; Sec., H. P. Dunham, Aetna Life; Asst. Sec., E. H. Adams, of Wakefield, Morley & Co.; Treas., Dwight North, Phoenix Fire.
DIRECTORS.—L. N. Denniston, J. M. Laird, H. B. Fancher, S. W. Cornwell, J. E. Rhodes, 2d., R. C. L. Hamilton.
NEXT ANNUAL MEETING.—First Wednesday in May.
STATED MEETINGS.—Once a week in each branch—Life, Fire and Casualty. Definite schedule courses in Life, Fire and Casualty branches taught by experts, officers of companies, etc.

INDIANAPOLIS FIRE INSURANCE AGENTS' ASSOCIATION.

127 East Market street, Indianapolis, Ind.
OFFICERS.—Pres., Obie J. Smith; V. Pres., Albert E. Uhl; Sec., Colin E. King; Treas., Edwin Hill.
EXECUTIVE COMMITTEE.—Jacob Buenagel, Harry L. Cushwa, Edwin H. Forry, Albert J. Hueber, Adolph J. Meyer, John E. Milnor, John J. Reilly, John R. Weich, Edson T. Wood.
ANNUAL MEETING.—Second Tuesday in January.
STATED MEETINGS.—Second Tuesday in each month.

KANSAS CITY FIRE INSURANCE AGENTS' ASSOCIATION.

604 Grand Avenue Temple, Kansas City, Mo.
OFFICERS.—Pres., R. L. Stewart; V. Pres., J. B. Wallace; Sec., F. D. Glore; Treas., E. P. Pratt.
EXECUTIVE COMMITTEE.—R. L. Stewart, James B. Wallace, C. C. Jones, William R. Hogsett, William J. Campbell.
ANNUAL MEETING.—Dec. 17, 1917.
NEXT ANNUAL MEETING.—Third Tuesday in December, 1918.
STATED MEETINGS.—Quarterly meetings, third Tuesdays of March, June, September and December.

LOCKPORT BOARD OF FIRE UNDERWRITERS.

Lockport, N. Y.
OFFICERS.—Pres., W. A. Dickenson; V. Pres., B. D. Wright; Sec.-Treas., Grace C. Moody.
EXECUTIVE COMMITTEE.—F. A. Ringueberg, H. J. Brumley, I. J. Atwater.
NEXT ANNUAL MEETING.—First Tuesday in January, 1918.
STATED MEETINGS.—Monthly at local agent's offices.

LOS ANGELES FIRE UNDERWRITERS' ASSOCIATION.

331 Security Building, Los Angeles, Cal. Organized October, 1911.
OFFICERS.—Pres., W. P. Battelle; V. Pres., S. Aronson; Sec., O. Rey Rule; Mngr., Geo. T. Atchley; Treas., C. A. Kenyon.

Local Fire and Marine Organizations—(Continued)

EXECUTIVE COMMITTEE.—W. P. Battelle, Chairman; S. Aronson, Thos. F. Hayward, R. G. Hillman, C. A. Kenyon, I. O. Levy, O. Rey Rule, Fred Siegel, C. T. Manwaring.

NEXT ANNUAL MEETING.—Second Tuesday in August, 1917.

STATED MEETINGS.—Monthly luncheons at Hamburger's.

LOUISVILLE BOARD OF FIRE UNDERWRITERS.

1217 Starks Building, Louisville, Ky. Organized 1854.

OFFICERS.—Pres., Thomas S. Dugan; V. Pres., H. V. Davis; Sec.-Treas., Milton C. Miller.

NEXT ANNUAL MEETING.—First Wednesday in January, 1918, Louisville.

STATED MEETINGS.—Second and fourth Wednesdays of each month at Louisville.

MACON FIRE UNDERWRITERS ASSOCIATION.

(Fire and Casualty.)

Macon, Ga.

OFFICERS.—Pres., E. B. Harrold; V. Pres., Wash. Dessau; Sec.-Treas., Henry Harris.

ANNUAL MEETING.—February, 1918.

INSURANCE CLUB OF MEMPHIS.

Tenn. Trust Bldg., Memphis, Tenn. Organized 1908.

OFFICERS.—Pres., L. Y. Mason; V. Prests., Lee Sullivan, J. Theo. Smith; Sec., Everette S. Brooks; Asst. Secs., Will Johnson (to July 1st), Wayne Deupree (July 1st to January 1, 1916); Treas., Leopold C. Hirsch.

NEXT ANNUAL MEETING.—Friday after first Monday in January at Memphis.

STATED MEETINGS.—Every Friday at 12.30.

Club is member of Insurance Institute of America. Object of Club—Social and educational and conservation of life and property.

MILWAUKEE BOARD OF FIRE UNDERWRITERS.

506-7 Mitchell Bldg., Milwaukee, Wis. Organized January 19, 1876.

OFFICERS.—Pres., Herman Pfeil; V. Pres., Chas. L. Borst; Sec., J. O. Myers; Supt., Frank Fassold; Treas., E. Ph. Hunkel.

EXECUTIVE COMMITTEE.—Herman Pfeil, Chas. L. Borst, J. O. Myers, August Rebhan, J. B. Leedom, Wm. Lynch, Otto A. Kremers, John Dunphy, Otto A. Braun, Walter Schroeder, W. T. Greene, Allen Roberts.

NEXT ANNUAL MEETING.—Second Wednesday of October, in Milwaukee.

STATED MEETINGS.—Second Wednesday of each month, Mitchell Bldg., Milwaukee.

THE MINNEAPOLIS BOARD OF FIRE UNDERWRITERS.

• Having in Charge the Minneapolis Salvage Corps and Fire Patrol.

OFFICERS.—Pres., John Hoppin; V. Pres., John M. Harrison; Sec.-Treas., Jacob Stone.

BOARD OF DIRECTORS.—F. H. Wagner, A. F. Pray, Geo. W. Harsh, F. L. Palmer, H. C. Clark, P. H. Ware and pres., v. pres. and sec.

ANNUAL MEETING.—Jan. 10, 1918.

STATED MEETINGS.—418 Hennepin avenue, monthly.

MINNEAPOLIS UNDERWRITERS' ASSOCIATION.

532 Security Building, Minneapolis, Minn. Organized 1908.

OFFICERS.—Pres., John Hoppin; V. Pres., Frank A. Mannen; Sec.-Treas., Jacob Stone.

EXECUTIVE COMMITTEE.—W. W. Conklin, Geo. W. Harsh, A. F. Matschki, A. F. Pray, W. L. Palmer, F. H. Wagner.

NEXT ANNUAL MEETING.—Second Monday in January.

NASHVILLE BOARD OF UNDERWRITERS.

OFFICERS.—Pres., J. V. Crockett; V. Pres., J. O. Treanor; Sec.-Treas., Roger Caldwell.

ANNUAL MEETING.—Fourth Thursday in January.

THE FIRE INSURANCE SOCIETY OF NEWARK.

Union Building, Newark, N. J.

OFFICERS.—Pres., Frank E. Davenport; V. Prests., Frank B. Heller, Spencer G. Ayres; Sec.-Treas., John M. Hughes.

EXECUTIVE COMMITTEE.—George C. Plume, Chairman; Adam Poh, Jr., Julius A. Froehl, Arthur D. Reeve, Roy C. Vanderhoof, Stuart C. Smith, Charles S. Dodd, Richard S. Steadman.

Local Fire and Marine Organizations—(Continued)

ELECTRICAL COMMITTEE.—Frederick Hoadley, F. D. Layton, A. H. Hassenger, E. J. Haynes, George C. Plume, Stuart C. Smith, Julius A. Proehl.
NEXT ANNUAL MEETING.—December 11, 1917.
STATED MEETINGS.—Second Tuesday of each month.

THE INSURANCE LEAGUE OF NEWARK.

Newark, N. J.
OFFICERS.—Pres., Frank L. Armstrong; V. Pres., R. S. Steadman; Treas., Arthur E. Thompson; Sec., George H. Murdoch.
EXECUTIVE COMMITTEE.—H. L. Denny, R. B. Parsons, T. C. Moffatt, Jos. M. Byrne, Jr., S. H. Mackeag, E. P. R. Ross.

BAREBONES ALUMNI ASSOCIATION.

Care of Insurance Society, 84 William street, New York City.
OFFICERS.—Pres., J. M. Boylan; V. Pres., W. H. Sutton; Sec., J. Allen Archer; Treas., James H. Bott.
EXECUTIVE COMMITTEE.—L. A. Mack, Harold Howe, Edw. W. Dart, Geo. H. Holden, R. P. Brand.
ANNUAL MEETINGS.—First Tuesday in May.
STATED MEETINGS.—First Tuesday in each month.
MEMBERSHIP.—Consists of those who have taken the course in fire insurance at New York University.

BOARD OF UNDERWRITERS OF NEW YORK.

MARINE INSURANCE COMPANIES.
OFFICERS.—Pres., A. A. Raven; V. Pres., Herbert Fuller; Sec., J. H. Platt; Treas., Cornelius Eldert.
EXECUTIVE COMMITTEE.—A. A. Raven, Ward Williams, F. Herrman.
ANNUAL MEETING.—May.
STATED MEETINGS.—First and third Mondays of each month, at 51 Wall street.

FIRE BROKERS' ASSOCIATION OF THE CITY OF NEW YORK, INC.

55 John street, New York City. Organized February 9, 1898. Incorporated May, 1912.
OFFICERS.—Pres., John A. Eckert; V. Pres., F. S. Little; Treas., F. W. Stillman; Sec., Berthold M. Harris.
DIRECTORS.—Seelye Benedict, Percy S. Mallett, A. C. Hegeman, Clarence G. Friend, R. Henry Depew, John A. Eckert, F. S. Little, F. W. Stillman, R. C. Rathbone, 2nd, Carlton O. Pate, Frank C. Carr, Reuben E. Kipp, Newbold L. Herrick, J. C. Ammermuller, Wm. J. B. Washburn.
NEXT ANNUAL MEETING.—March, 1918.
STATED MEETINGS.—Monthly, third Wednesday, excepting June, July, August and September.
Association is open to membership to all brokers dealing in insurance.

INSURANCE CLERKS' MUTUAL BENEFIT ASSOC. OF NEW YORK CITY.

62 William street, New York, N. Y. Organized 1872.
OFFICERS.—Pres., A. M. Thorburn; V. Pres., William M. Tomlins, Jr.; Rec. Sec., J. F. Hastings; Cor. Sec., Charles J. Holman; Treas., Bradford Darrach.
DIRECTORS.—J. F. Hastings, North British and Mercantile; Clarence A. Ludlum, Home; C. J. Holman, Commercial Union; David W. Armstrong Jr.; Harold Herrick, Niagara Fire; H. E. Rees, Aetna; William M. Tomlins, Jr., American Surety; A. M. Thorburn, Sun; Bradford Darrach, Atlantic Mutual; T. A. Ralston, Northern-Assurance; Charles E. W. Chambers, Lloyds Plate Glass.

THE INSURANCE SOCIETY OF NEW YORK.

84 William street, New York City. Organized February 26, 1901.
OFFICERS.—Pres., James Marshall; V. Pres., Charles H. Holland, John A. Eckert, J. Lester Parsons; Sec.-Treas., Edward R. Hardy.
EXECUTIVE COMMITTEE.—Allen E. Clough, H. B. Churchill, H. P. Moore, W. J. Nichols, J. F. Van Riper, S. J. Corsa, Lyman Candee, P. M. Brink.
NEXT ANNUAL MEETING.—May 22, 1917.

NEW YORK BOARD OF FIRE UNDERWRITERS.

123 William street, New York, N. Y.
OFFICERS.—Pres., C. F. Shallcross; V. Pres., Geo. W. Burchell; Sec. and Treas., A. M. Thorburn; Asst. Sec., Curtis C. Wayland; Asst. Treas., W. L. Chambers.
COMMITTEE ON FINANCE.—Thomas A. Ralston, Chairman; Henry W. Eaton, Vice Chairman; J. G. Hilliard, Harold Herrick, J. A. Kelsey, E. G. Snow, A. H. Wray.
COMMITTEE ON FIRE PATROL.—E. E. Pearce, Chairman; M. J. Ennis, Vice Chairman; Geo. B. Edwards, J. G. Hilliard, Charles H. Post, Wallace Reid, C. L. Tyner.

Local Fire and Marine Organizations—(Continued)

COMMITTEE ON LAWS AND LEGISLATION.—J. A. Kelsey, Chairman; R. D. Harvey, Vice Chairman; Gustav Kehr, E. G. Richards, David Rumsey, C. G. Smith.

COMMITTEE ON LOSSES AND ADJUSTMENTS.—Wallace Reid, Chairman; Chas. L. Case, Vice Chairman; J. Montgomery Hare, George W. Hoyt, W. L. Perrin, A. H. Wray, N. S. Bartow, Percival Beresford, W. B. Ogden, J. W. Russell, C. G. Smith.

COMMITTEE ON SURVEYS.—J. F. Hastings, Chairman; William Hare, Vice Chairman; Frederick H. Crum, Howard Hampton, W. L. Perrin, J. H. Lenehan, H. N. Kelsey.

COMMITTEE ON ELECTRICITY.—R. C. Christopher, Chairman; James Marshall, Vice Chairman; Hart Darlington, F. A. Hubbard, A. E. Miller, W. B. Ogden, C. W. Sparks.

COMMITTEE ON ORIGIN OF FIRES.—J. F. Hastings, Chairman; E. E. Pearce, Vice Chairman; J. A. Kelsey, Thomas A. Ralston, R. C. Christopher, Wallace Reid.

COMMITTEE ON ARBITRATION.—Harold Herrick, Chairman; Geo. W. Babb, Edward F. Beddall, J. Montgomery Hare, H. W. Eaton, W. N. Kremer, A. H. Wray.

COMMITTEE ON PATENTS.—J. A. Kelsey, Chairman; F. A. Hubbard, Gustav Kehr, J. H. Lenehan, W. B. Ogden, C. L. Tyner.

COMMITTEE ON MEMBERSHIP.—Thomas A. Ralston, Chairman; J. A. Kelsey, R. C. Christopher, J. F. Hastings, E. E. Pearce, Wallace Reid.

COMMITTEE ON WATER SUPPLY AND FIRE DEPARTMENT.—C. G. Smith, Chairman; Geo. W. Babb, Henry Evans, R. Blecker Rathbone, J. F. Van Riper.

COMMITTEE ON FIRE PATROL RELIEF FUND.—E. E. Pearce, Chairman; Thomas A. Ralston, Vice Chairman, Geo. B. Edwards, M. J. Ennis, J. G. Hilliard, Charles H. Post, Wallace Reid, C. L. Tyner, A. M. Thorburn.

DELEGATE TO BOARD OF EXAMINERS OF BUILDING DEPARTMENT.—C. F. Shallcross.

NEXT ANNUAL ELECTION.—Third Monday in May, at 123 William street, New York City.

STATED MEETINGS.—Third Wednesday of each month, at 123 William street, New York City.

NEW YORK CHAPTER OF THE NATIONAL FIRE PROTECTION ASSOCIATION.

OFFICERS.—Pres., Rudolph P. Miller; Sec.-Treas., Edward R. Hardy.

EXECUTIVE COMMITTEE.—Dana Pierce, John Kenlon, D. Everett Waid; John C. Eames, Howard Chapman, Lawrence I. Neale.

NEXT ANNUAL MEETING.—April 9, 1917.

NEW YORK FIRE INSURANCE EXCHANGE.

123 William street, New York. Organized March 8, 1899.

OFFICERS.—Pres., James Marshall; V. Pres., M. P. Young; Sec.-Treas., A. M. Thorburn; Asst. Treas., W. L. Chambers.

EXECUTIVE COMMITTEE.—T. A. Ralston, W. C. Newman, V. P. Wyatt, Lyman Candee, C. S. Conklin, H. H. Fuller, W. L. Chambers.

NEXT ANNUAL MEETING.—March, 1918, New York.

STATED MEETINGS.—Second Wednesday of each month, New York.

SUBURBAN FIRE INSURANCE EXCHANGE.

(Fire Insurance Rating Bureau.)

123 William street, New York City. Organized December 3, 1907.

OFFICERS.—Pres., A. G. Martin; V. Pres., F. D. Layton; Sec. and Mgr., Henry E. Hess; Treas., A. M. Thorburn.

EXECUTIVE COMMITTEE.—R. P. Barbour, Chairman; L. C. Williams, John B. Knox, Frank D. Layton, John G. Simmonds, A. C. Shaffer, J. F. Huntsman, Jr., C. L. Purdin, F. W. Kentner, F. P. Hamilton, Archibald Kemp.

COMMITTEE ON AGENCY QUALIFICATIONS.—George A. Clarke, Chairman; A. R. Hanners, Chas. H. Duclos, James W. Townsend, G. H. Hillwig, Joseph W. Kavanagh, W. F. Penney.

BROKERAGE COMMITTEE.—E. E. Pearce, Chairman; Frederick Hoadley, J. H. Mulvehill, T. M. Marson, T. M. Ten Broeck.

DEVIATION COMMITTEE.—Otto E. Schaefer, Chairman; Wallace Reid, George W. Kear, I. Lester Parsons, I. Lloyd Greene, Fred W. Day, S. H. Quackenbush.

ELECTRICAL COMMITTEE.—J. L. Parsons, Chairman; Fred W. Kentner, E. E. Pearce, William M. Ballard, George Berry.

ANNUAL MEETING.—April.

STATED MEETINGS.—Third Tuesday of July, October and January, quarterly meetings each year.

Local Fire and Marine Organizations—(Continued)

MEMBERS.

Aachen & Munich, Ætna, Agricultural, Allemannia, Alliance, American Central, American Eagle, American, Assurance Co. of America, Atlas, Atlas Underwriters, Automobile, Boston, British America, British Underwriters, Buffalo German, Caledonian, Caledonian-American, California, Camden Fire, Century, City of New York, Citizens, Colonial Fire Underwriters, Commerce, Commercial Union, Commercial Union Fire, Commonwealth, Concordia, Connecticut, Continental, County Fire, Delaware Underwriters, Detroit Fire & Marine, Detroit National, Duquesne Underwriters, Eagle Fire, Eastern Underwriters, English-American Underwriters', Equitable Fire & Marine, Farmers Fire, Fidelity-Phenix, Fire Association, Fireman's Fund, Firemen's, Firemen's Underwriters, First National, Franklin, General, German Alliance, German American of Baltimore, German American of New York, German-American, Germania, Germania Underwriters, Glen Cove Mutual, Glens Falls, Globe & Rutgers, Granite State, Guaranty Underwriters, Hamburg-Bremen, Hand-in-Hand, Hanover, Hartford, Hibernia, Underwriters, Home, Hohe Underwriters, Humboldt, Imperial, Independence, Insurance Co. of North America, Insurance Co. of the State of Pennsylvania, Insurance Underwriters, Jersey Fire, Law Union & Rock, Liverpool & London & Globe of Liverpool, Liverpool & London & Globe of New York, London Assurance, London Underwriters, London & Lancashire, Massachusetts F. & M., Mechanics & Traders, Mercantile Fire & Marine, Mercantile, Michigan Commercial, Michigan Fire & Marine, Milwaukee Mechanics, Minneapolis Fire & Marine, Minnesota Underwriters, National Ben Franklin, National Fire, National Lumber, National Union, Nationale, Newark, Newark Fire Underwriters, New Brunswick, New Hampshire, New Haven Underwriters, New Jersey, New York Underwriters, Niagara, Niagara-Detroit Underwriters, Nord Deutsche, Northern of London, Eng.; Northern of New York, North River, North British & Mercantile, Northwestern National, Norwich Union, Old Colony, Orient, Pacific Fire, Palatine, Patriotic of Dublin, Pennsylvania, Peoples National, Phenix of Paris, Phoenix Assurance, Phenix of Hartford, Phoenix Underwriters, Philadelphia Underwriters, Pittsburgh Underwriters, Providence Underwriters, Providence-Washington, Prussian National, Prussian National Underwriters, Queen, Reliance, Rhode Island, Richmond, Rochester German, Royal Exchange, Royal, Safeguard, St. Paul Fire & Marine, Scottish Union & National, Security, Seneca, Springfield Fire & Marine Standard, State Assurance, Sterling, Stuyvesant, Sun Insurance Office, Sun Underwriters, Svea, Teutonia, Union Assurance, Union Fire of Buffalo, Union Fire of Paris, United Firemen's, United States, United States Underwriters, Urbaine, Virginia Fire & Marine, Vulcan, Westchester, Western Assurance, Yorkshire, Mutual of Albany, Northern Underwriters, Ætna Underwriters, Northwestern F. & M., Potomac.

NEW ORLEANS INSURANCE EXCHANGE.

Grunewald Hotel Building, New Orleans, La. Organized December 1, 1914.

Incorporated August 19, 1915.

OFFICERS.—Pres., M. J. Hartson; V. Prest., R. Vallon; Sec., Taylor Rowland; Treas., Chas. Samuel.

EXECUTIVE COMMITTEE.—Jas. B. Ross, J. H. Bodenheimer, Geo. S. Kausler, J. G. Pepper, John X. Wegmann, Wm. M. Railey, Jos. B. Russell.

NEXT ANNUAL MEETING.—Second Tuesday in January, 1918, New Orleans.

STATED MEETINGS.—Second Tuesday of each month, New Orleans.

OMAHA FIRE INSURANCE AGENTS' EXCHANGE.

Omaha, Neb.

OFFICERS.—Pres., Frank Haskell; V. Pres., W. H. Wheeler; Sec., Walter H. Dale; Treas., L. C. Sholes.

ANNUAL MEETING.—January, at Omaha.

OKLAHOMA CITY BOARD OF FIRE UNDERWRITERS.

725-729 American National Bank, Oklahoma City, Okla. Organized 1910.

OFFICERS.—Pres., C. E. Stickley; V. Pres., Fred E. Marshall; Sec.-Treas., J. S. Coolley.

EXECUTIVE COMMITTEE.—Eugene Whittington, T. A. Braniff, W. S. Spencer.

NEXT ANNUAL MEETING.—Election and first meeting in January of each year.

STATED MEETINGS.—Each Saturday.

THE FIRE INSURANCE SOCIETY OF PHILADELPHIA.

232 So. Fourth street, Philadelphia, Pa. Organized 1901; chartered 1909.

OFFICERS.—Pres., Albert C. Rommell; V. Prests., Henry P. Burke and George A. Mahl; Sec., Charles J. Fitzgerald; Treas., James A. McGann.

EXECUTIVE COMMITTEE.—Richard Cross, Joseph Doyle, Mark D. Goodwin, Edward Maneuvre, Edward Troxell, H. H. Ruhl, T. T. Nelson, John S. Turn.

NEXT ANNUAL MEETING.—January, 1918.

STATED MEETINGS.—Monthly, in the rooms of the Society, 232 So. Fourth street, Philadelphia.

Local Fire and Marine Organizations—(Continued)

PHILADELPHIA FIRE UNDERWRITERS' ASSOCIATION.

131-141 So. Fourth street, Philadelphia, Pa. Organized 1883.
OFFICERS.—Chairman, Robert M. Coyle; Vice Chairman, Chas. C. Simpson; Sec.-Treas., Chas. A. Hexamer, C.E.; Asst. Sec., Alfred G. Patton.

EXECUTIVE COMMITTEE.—Robt. M. Coyle, Chas. C. Simpson, B. H. Wood, Jas. A. McGann, Saul P. Rodgers, Sheldon Catlin, John C. Taylor, Walter J. Chase, Ed. T. Cairns.

NEXT ANNUAL MEETING.—Second Wednesday in November, 1917, at Philadelphia.

PHILADELPHIA SUBURBAN UNDERWRITERS' ASSOCIATION,

331-337 Walnut street., Philadelphia, Pa.
MANAGER.—A. P. Stradling.

BOARD OF FIRE UNDERWRITERS OF ALLEGHENY COUNTY.

316 Fourth avenue, Pittsburgh, Pa. Organized January 13, 1916.
OFFICERS.—Sec., Richard J. Trimble; Asst. Sec., Jacob E. Boobyer; Treas., Thomas D. Keller.

GOVERNING COMMITTEE.—C. W. Gerwig, Chairman; J. S. Alexander, G. M. McCandless, Paul W. Brown, J. C. Kohne, W. J. Patterson, Justus Mulert, E. D. Nugent, Wm. Steinmeyer.

NEXT ANNUAL MEETING.—Second Thursday in January, 1918.

STATED MEETINGS.—Quarterly meetings, second Thursdays of January, April, July and October, 316 Fourth avenue, Pittsburgh, Pa.

THE FIRE INSURANCE SOCIETY OF PITTSBURGH.

Commonwealth Building, Pittsburgh, Pa.
OFFICERS.—Pres., Edward Benswanger; V. Prests., A. C. Darragh, W. T. Bode, C. C. Kohne; Sec., P. E. Zimmerman; Treas., H. P. Lichtenhaler.

ASSOCIATION OF FIRE UNDERWRITERS OF PORTSMOUTH, VA.

206 New Kira Building, Portsmouth, Va. Organized April, 1908.
OFFICERS.—Pres., Carroll Myers; V. Pres., L. A. Williams; Sec.-Treas., F. T. Briggs.

EXECUTIVE COMMITTEE.—Chas. R. Welton, Thos. A. Bain, Jos. W. Leaf.

NEXT ANNUAL MEETING.—January, 1918. Business Men's Association, Commercial Bldg., Portsmouth, Va.

STATED MEETINGS.—Fourth business day after 20th of each month, excluding Mondays.

CUMBERLAND COUNTY BOARD OF FIRE UNDERWRITERS.

57 Exchange street, Portland, Me. Organized February 28, 1899.
OFFICERS.—Pres., Thomas J. Little, Portland, Me.; V. Prests., first, Albert B. Hall, Portland, Me.; second, Willis H. Duran, Westbrook, Me.; Sec., Herbert A. Harmon, Portland, Me.; Treas., Herbert A. Harmon, Portland, Me.

EXECUTIVE COMMITTEE.—H. W. Susskraut, Chairman, Portland, Me.; W. A. Smardon, R. C. Libby, P. I. Jones, Wardsworth Noyes and C. C. Adams, all of Portland, Me.

NEXT ANNUAL MEETING.—First Tuesday after the first Monday in January each year at Portland, Me.

STATED MEETINGS.—Monthly meetings first Tuesday after the first Monday of each month at Portland, Me.

INSURANCE ASSOCIATION OF PROVIDENCE.

(Devoted to Fire Insurance.)

42 Weybosset street, Providence. Organized 1882.
OFFICERS.—Pres., Chester F. Newcomb; V. Pres., Robert L. Spencer; Sec.-Treas., Paul A. Colwell; Asst. Sec., Edward Devine.

EXECUTIVE COMMITTEE.—E. L. Watson, Chairman; Beach & Sweet, Inc.; G. L. & H. J. Gross, E. L. Watson & Co., James W. Cook, Spencer & Boss, Providence Washington Ins. Co., Gallivan & O'Donnell, William A. Lester, Starkweather & Shepley, Inc. C. F. Newcomb, ex-officio.

NEXT ANNUAL MEETING.—Third Monday in September, Association rooms, Wilcox Bldg.

STATED MEETINGS.—First and Third Mondays of month.

READING UNDERWRITERS' ASSOCIATION.

(Fire.)

(This Association adjourned *sine die* at a special meeting in October, 1916—H. B. Weand, Sec.)

Local Fire and Marine Organizations—(Continued)

THE UNDERWRITERS' EXCHANGE OF RICHMOND, VA.

Reorganized 1903.

OFFICERS.—Pres., Coleman Wortham; V. Pres., M. J. Straus; Sec.-Treas., Samuel T. Pulliam.

FIRE UNDERWRITERS' ASSOCIATION OF ROCHESTER, N. Y.

703 Wilder Building, Rochester, N. Y.

OFFICERS.—Pres., James C. Clements; V. Pres., J. C. Kalbfleisch; Sec., Ezra M. Sparlin; Treas., Charles F. Miller.

NEXT ANNUAL MEETING.—Second Monday in February at the Board rooms, 703 Wilder Building, Rochester.

STATED MEETINGS.—Every Monday at 4 P.M., Board rooms.

FIRE UNDERWRITERS ASSOCIATION OF ST. LOUIS.

734 Pierce Bldg., St. Louis, Mo. Organized 1916.

OFFICERS.—Pres., Charles L. Crane; V. Pres., W. D. Hemenway; Sec., Le Grand L. Atwood; Man., J. W. Rodge; Treas., C. J. Kehoe.

EXECUTIVE COMMITTEE.—F. H. Kreismann, W. M. Byrne, Geo. H. Capen, Chas. Leman, H. L. Schaefer, Nicholas Schenk, F. Churchill Whittemore, C. H. Morrill.

NEXT ANNUAL MEETING.—Jan. 15, 1918, St. Louis, Mo.

STATED MEETINGS.—Bi-monthly—Jan., March, May, September, November. Third Tuesdays in each month.

ST. LOUIS FIRE PREVENTION BUREAU.

734-741 Pierce Building, St. Louis.

OFFICERS.—Pres., H. M. Blossom; V. Pres., F. H. Kreismann; Sec., A. H. Schwarz; Treas., C. J. Kehoe.

EXECUTIVE COMMITTEE.—H. M. Blossom, C. J. Kehoe, W. D. Hemenway, Sam D. Capen, F. H. Kreismann, George D. Markham, F. C. Case.

NEXT ANNUAL MEETING.—February, 1918, St. Louis.

UNDERWRITERS' SALVAGE CORPS, ST. LOUIS.

OFFICERS.—Pres., F. C. Case; V. Pres., F. H. Kreismann; Sec., B. G. Chapman, Jr.; Asst. Sec., A. H. Schwarz; Treas., Oscar R. Witte.

EXECUTIVE COMMITTEE.—F. C. Case, C. C. Dickinson, B. G. Chapman, Jr., Oscar R. Witte and F. H. Kreismann.

ANNUAL MEETING.—Third Thursday in March. All stated meetings held at 734 Pierce Building.

INSURANCE EXCHANGE OF ST. PAUL, MINN.

302 Pioneer Building. Reorganized December 8, 1914.

OFFICERS.—Pres., John Townsend; V. Pres., L. I. Casserly; Sec.-Treas., W. S. Gilliam.

EXECUTIVE COMMITTEE.—Henry Martin, Chairman; P. W. Parker, E. R. Whitacre, M. J. Rogers, F. S. Johnston, K. V. Rotschild, G. A. Morton.

NEXT ANNUAL MEETING.—January 8, 1918.

STATED MEETINGS.—Quarterly, on second Tuesday of April, July and October.

BOARD OF MARINE UNDERWRITERS OF SAN FRANCISCO.

310 California street, San Francisco, Cal.

OFFICERS.—Pres., E. S. Livingston; V. Pres., W. E. J. Ord; Sec.-Treas., Edmund L. Woods.

ANNUAL MEETING.—Second Tuesday, February.

INSURANCE BROKERS' EXCHANGE.

Merchants Exchange Building, San Francisco. Organized October 11, 1906.

OFFICERS.—Pres., R. C. Ward; V. Pres., 1st. Samuel G. Bucklee; 2d. Montgomery Baggs; Sec.-Man., S. M. Anderson.

EXECUTIVE COMMITTEE.—Alexander Field, Chairman; J. G. Martin, M. F. O'Brien, Paul Nathan, W. J. Wynn, F. Hohwdesner, J. B. Hauer.

NEXT ANNUAL MEETING.—Second Wednesday, December, 1917.

STATED MEETINGS.—Second Wednesday each month, Room 237, Merchants Exchange Bldg.

UNDERWRITERS' FIRE PATROL OF SAN FRANCISCO.

147 Natoma street, San Francisco, Cal. Organized 1875.

OFFICERS.—Pres., Bernard Faymonville; V. Pres., Frank J. Devlin; Sec.-Treas., Clinton Folger.

Local Fire and Marine Organizations—(Continued)

EXECUTIVE COMMITTEE.—Bernard Faymonville, F. J. Devlin, Clinton Folger, C. A. Henry, Dixwell Hewitt, H. L. Roff, R. P. Fabj.
ANNUAL MEETING.—Third Thursday in January.
SEMI-ANNUAL MEETING.—Third Thursday in July.
MEMBERS.—All companies transacting business in San Francisco.

SARATOGA COUNTY BOARD OF FIRE UNDERWRITERS.

General Insurance.

Saratoga Springs, N. Y. Organized November 6, 1886.

OFFICERS.—Pres., Frederick H. Beach; V. Pres., George R. P. Shackelford; Sec.-Treas., Beekman H. Searing.

EXECUTIVE COMMITTEE.—Willard N. Garnsey, Walter G. Tefft, Norman W. Kelso.

NEXT ANNUAL MEETING.—January, 1918, Saratoga Springs.

STATED MEETINGS.—January, April, July, October, Third Tuesday, Saratoga Springs, Mechanicsville, Schuylerville, Ballston Spa.

BOARD OF FIRE UNDERWRITERS OF SAVANNAH, GA.

Savannah, Ga. Organized May 29, 1906.

OFFICERS.—Pres., J. D. Carswell; V. Pres., H. C. Daniel; Sec.-Treas., E. L. Goodman.

EXECUTIVE COMMITTEE.—J. D. Carswell, H. C. Daniel, W. F. Train, C. F. Powers, A. J. Coakley.

NEXT ANNUAL MEETING.—June 26, 1917.

STATED MEETINGS.—Monthly meetings on the last Tuesday in each month.

BOARD OF MARINE UNDERWRITERS OF SEATTLE.

317-8 Mutual Life Building, Seattle. Organized 1911.

OFFICERS.—Pres., D. J. Fraser; V. Pres., Frank G. Taylor; Sec., E. H. Hutchinson.

EXECUTIVE COMMITTEE.—D. J. Fraser, F. A. Frederick, E. H. Hutchison.

NEXT ANNUAL MEETING.—Second Thursday in December, 1916, Merchants Exchange.

STATED MEETINGS.—Second Thursday in each month, Merchants Exchange.

SEATTLE BOARD OF FIRE UNDERWRITERS.

1053 Empire Bldg., Seattle, Wash. Organized 1889.

OFFICERS.—Pres., O. W. Crockett; V. Pres., John C. Coart; Sec.-Treas., Jesse E. Davis.

EXECUTIVE COMMITTEE.—E. C. Arnold, Carl M. Ballard, Harry Egan, C. W. Jennings, R. F. Ott.

NEXT ANNUAL MEETING.—January 9, 1918, Seattle, Wash.

STATED MEETINGS.—Regular Board meetings, second Wednesday in the month. Executive Committee meetings, Friday before regular meeting of Board. Special meetings when desired.

SPOKANE ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

607 Paulson Bldg., Spokane. Organized 1907.

OFFICERS.—Pres., Thomas K. Binnie; V. Pres., F. S. Jones; Sec., Theodore Gentsch; Treas., Theodore Gentsch.

EXECUTIVE COMMITTEE.—Arthur Oppenheimer, O. R. Daly, Geo. H. Schaefer.

NEXT ANNUAL MEETING.—Third Monday in January, January 21, 1918, at Spokane.

SPRINGFIELD (MASS.) BOARD OF FIRE UNDERWRITERS.

417 Besse Bldg., Springfield, Mass.

OFFICERS.—Pres., Winthrop I. Davis; V. Pres., Ernest J. Dexter; Sec.-Treas., G. Herbert Ide.

EXECUTIVE COMMITTEE.—Samuel D. Sherwood, William S. Warriner, Arthur L. Lyman.

NEXT ANNUAL MEETING.—May 14, 1917. (At office as above, unless members advised to contrary.)

STATED MEETINGS.—Monthly, second Monday; Annual, in May. (At office, as above, unless members advised to contrary.)

TOLEDO FIRE UNDERWRITERS ASSOCIATION.

223 Gardner Building, Toledo, Ohio. Organized March 8, 1910.

OFFICERS.—Pres., M. W. Johnston; V. Pres., George Senn; Sec.-Treas., W. J. Schroeder.

Local Fire and Marine Organizations—(Continued)

EXECUTIVE COMMITTEE.—Oliver Hiett, Judd Richardson, Geo. Stieg, K. C. Rowland, A. L. Knepper, F. M. Fuller, Oliver Snell, C. G. Smith.
NEXT ANNUAL MEETING.—October, 1917.
STATED MEETINGS.—First Monday each month.

THE INSURANCE INSTITUTE OF TORONTO.

20 Victoria street, Toronto, Ont. Organized, 1899.
OFFICERS.—Pres., A. E. Blogg; V. Pres., H. C. Cox; Sec.-Treas., Clifford Elvins,
20 Victoria street, Toronto.
EXECUTIVE COMMITTEE.—H. C. Cox, A. E. Blogg, V. R. Smith, C. Elvins.
EDUCATIONAL COMMITTEE.—G. C. Moore, W. A. P. Wood, J. R. Stewart,
A. E. Blogg, W. H. Hall, J. B. Kechnie.
NEXT ANNUAL MEETING.—Toronto, May, 1917.
STATED MEETINGS.—Monthly, Board of Trade Dining-Room, 20th floor, Royal
Bark Building.

FIRE UNDERWRITERS' ASSOCIATION OF UTICA, N. Y.

OFFICERS.—Pres., Stuart F. Day; V. Pres., W. H. Floyd; Treas., John T. Evans;
Sec., W. Harry Floyd.
EXECUTIVE COMMITTEE.—F. G. Harter, T. S. Jackson, F. H. Clark.
ANNUAL MEETING.—Second Monday in January.

VICKSBURG INSURANCE EXCHANGE.

Vicksburg, Mississippi.
OFFICERS.—Pres., J. K. Moore; Sec., W. W. Moore.

WATERFORD BOARD OF UNDERWRITERS.

44 Broad street, Waterford, N. Y. Organized 1872.
OFFICERS.—Pres., F. F. Fallet; Sec., Wm. A. Dennis.
EXECUTIVE COMMITTEE.—F. F. Fallet, F. A. Martin, M. C. Hewell & Son, W.
A. Dennis.
NEXT ANNUAL MEETING.—44 Broad street, January, 2, 1918.
STATED MEETINGS.—Subject to call.

BOARD OF UNDERWRITERS, CITY OF WATERTOWN, N. Y.

(General Insurance.)
Watertown, N. Y. Organized March 6, 1916.
OFFICERS.—Pres., A. F. Matthews; V. Pres., Omar A. Hine; Sec.-Treas., Clarence
J. Green.
EXECUTIVE COMMITTEE.—E. G. Mocher, John Pawling, G. F. Peck.
NEXT ANNUAL MEETING.—March, 1917, Watertown, N. Y.

WILLIMANTIC BOARD OF FIRE UNDERWRITERS.

Willimantic, Conn.
OFFICERS.—Pres., Geo. S. Elliott; Sec., Wm. J. Sweeney; Treas., C. M. Goddard.
EXECUTIVE COMMITTEE.—T. J. Kelly, L. B. Lincoln, James Harries.
NEXT ANNUAL MEETING.—Second Tuesday in February, 1917.

LOCAL BOARD OF FIRE UNDERWRITERS, WILMINGTON, N. C.

Room 608, Murchison National Bank Bldg. Organized 1866.
OFFICERS.—Pres., Walker Taylor; V. Pres., F. A. Lord; Sec.-Treas., S. M. Boat-
wright.
NEXT ANNUAL MEETING.—First Tuesday in January.

WORCESTER BOARD OF UNDERWRITERS.

4 Barton place, Worcester, Mass. Organized 1883.
OFFICERS.—Pres., L. C. Thurston; V. Pres., Geo. A. Park, W. P. McPherson;
Sec.-Treas., Chas. S. Park.
EXECUTIVE COMMITTEE.—Officers of the Board.
NEXT ANNUAL MEETING.—April 24 at Worcester.
STATED MEETINGS.—Every Tuesday at Board rooms.

BOARD OF FIRE UNDERWRITERS OF YONKERS.

51 Warburton avenue, Yonkers, N. Y.
OFFICERS.—Pres., E. C. Heald; V. Pres., William Gaul; Sec.-Treas., B. E.
Sullard.
EXECUTIVE COMMITTEE.—M. J. Murphy, Thos. S. Burke, P. F. Christopher.
ANNUAL MEETING.—Last Thursday in January.
STATED MEETINGS.—Last Thursday in January, April, July, October.

NATIONAL LIFE ORGANIZATIONS

ARRANGED ALPHABETICALLY.

ACTUARIAL SOCIETY OF AMERICA.

346 Broadway, New York. Organized 1889.

OFFICERS.—Pres., Arthur Hunter, New York Life; V. Prests., Edward E. Rhodes, Mutual Benefit Life; Robert Neuderson, Equitable Life; Sec., W. M. Strong, Mutual Life of New York; Treas., D. G. Alsop, Provident Life and Accident.

NEXT ANNUAL MEETING.—May 17, 1917.

AMERICAN ASSOCIATION OF MEDICAL EXAMINERS.

OFFICERS.—Pres., Dr. A. T. Galliard, medical referee, Travelers, Philadelphia; First V. Pres., Dr. Wm. W. Tompkins, Charleston, W. Va.; Second V. Pres., Dr. N. P. Hall, Denver, Colo.; Third V. Pres., Dr. Einar Hansen, New York; Fourth V. Pres., Dr. Lewis McFarland Gaines, Atlanta, Ga.; Sec.-Treas., Dr. W. L. Collins, Philadelphia, Pa.

AMERICAN INSTITUTE OF ACTUARIES.

600 American Central Life Bldg., Indianapolis, Ind. Organized June, 1909.

OFFICERS.—Pres., Albert G. Portch; V. Pres., James W. Glover; Sec., Carroll B. Carr; Treas., Bert J. Stookey.

BOARD OF GOVERNORS.—In addition to the above officers, Henry W. Buttolph, Oswald J. Arnold, J. H. Nitchie, Edwin R. Carter, C. H. Beckett, J. C. Seitz, E. O. Dunlap, George Graham, H. L. Reitz, Donald F. Campbell.

NEXT ANNUAL MEETING.—June, 1917, Chicago, Ill.

AMERICAN LIFE CONVENTION.

Keelie Building, Omaha, Neb. Organized January 30, 1906.

OFFICERS.—Pres., Charles F. Coffin, President State Life of Indiana, Indianapolis; State V. Prests., Arkansas, A. B. Banks, President Home Life and Accident Co.; California, Warren R. Porter, President Western States Life; Colorado, Thos. F. Daly, President Capitol Life; Georgia, Wilmer L. Moore, President Southern States Life; Idaho, Edwin S. Chadwick, Vice President Idaho State Life; Illinois, A. M. Johnson, President National Life of U. S. A.; Indiana, C. D. Renick, President Indiana National Life; Iowa, James H. Jamison, President Western Life; Kansas, E. E. Salee, Secretary Bank Savings Life; Kentucky, W. W. Moore, Vice President Inter-Southern Life; Louisiana, Crawford H. Ellis, President Pan American Life; Michigan, W. A. Watts, President Preferred Life; Minnesota, John T. Baxter, President Northwestern National Life; Mississippi, W. Q. Cole, President Lamar Life; Missouri, James A. McVoy, Vice President and General Manager Central States Life; Montana, H. R. Cunningham, Vice President Montana Life; Nebraska, Frans Nelson, President Commonwealth Life; New Mexico, George Roslington, Secretary Occidental Life; North Carolina, C. W. Gold, Treasurer Jefferson Standard Life; North Dakota, J. J. Feckler, Secretary Pioneer Life; Ohio, John M. Sarver, President Ohio State Life; Oklahoma, O. E. McCartney, President Oklahoma National Life; Oregon, S. P. Lockwood, Vice President Columbia Life and Trust; Pennsylvania, Frank A. Wesley, Vice President Standard Life; South Carolina, T. Oregon Lawton, Jr., President Southeastern Life; South Dakota, C. W. Martindale, Secretary First National Life; Tennessee, W. C. Stacy, Secretary Volunteer State Life; Texas, T. W. Vardell, President Southwestern Life; Utah, H. C. Edwards, Vice President Continental Life; Virginia, Edmund Strudwick, President Atlantic Life; Washington, W. M. McConnell, General Manager Western Union Life; West Virginia, Harrison B. Smith, President George Washington Life; Wisconsin, William A. Fricke, Vice President Great Northern Life; Sec., Treas. and Counsel, T. W. Blackburn, Omaha, Neb.

EXECUTIVE COMMITTEE.—George A. Grimsley, Greensboro, N. C.; E. W. Randall, St. Paul, Minn.; Henry Abels, Springfield, Ill.; Charles F. Coffin, Indianapolis, Ind.; Harry L. Seay, Dallas, Tex.; E. G. Simmons, New Orleans, La.; J. B. Reynolds, Kansas City, Mo.

BLANKS COMMITTEE.—Arthur F. Hall, Chairman; Lincoln National Life, Ft. Wayne, Ind.; Charles G. Taylor, Jr., Atlantic Life, Richmond, Va.; Lawrence M. Cathles, Southwestern Life, Dallas, Tex.; E. P. Melson, Missouri State Life, St. Louis, Mo.; Carroll B. Carr, American Central Life, Indianapolis, Ind.

MEMBERSHIP COMMITTEE.—Warren R. Porter, Chairman, Western States Life, San Francisco, Cal.; E. O. Burget, Peoples Life, Frankfort, Ind.; D. P. Campbell, Western Reserve Life, Muncie, Ind.; N. A. Nelson, Scandia Life, Chicago, Ill.; C. R. Boardman, Wisconsin National Life, Oshkosh, Wis.

NEXT ANNUAL MEETING COMMITTEE.—G. W. Steinman, Chairman, Midland Mutual Life, Columbus, O.; Frank Wesley, Standard Life, Pittsburgh, Pa.; Darwin W. Johnson, Commonwealth Life, Louisville, Ky.; C. P. Remick, Indiana National Life, Indianapolis, Ind.; H. C. Edwards, Continental Life, Salt Lake City, Utah.

National Life Organizations—(Continued)

CREDENTIALS COMMITTEE.—F. J. Uehling, Chairman, Commonwealth Life, Omaha, Neb.; Dr. J. W. Irion, Fort Worth Life, Fort Worth, Tex.; Fred Baker, Intermediate Life, Evansville, Ind.; Dan Boone, Jr., Midland Life, Kansas City, Mo.; B. R. Nueske, Old Colony Life, Chicago, Ill.

UNIFORM LAWS COMMITTEE.—W. Calvin Wells, Jr., Chairman, Lamar Life, Jackson, Miss.; Isaac D. Hunt, Columbia Life & Trust Co., Portland, Ore.; E. B. Raub, Indianapolis Life, Indianapolis, Ind.; Dr. Felix G. Cross, Columbia Life, Cincinnati, O.; H. G. Scott, Reliance Life, Pittsburgh, Pa.

DEPARTMENTAL SUPERVISION COMMITTEE.—Isaac Miller Hamilton, Chairman, Federal Life, Chicago, Ill.; J. E. Higdon, Great Republic Life, Los Angeles, Cal.; Emmet C. May, Peoria Life, Peoria, Ill.; Guilford A. Deitch, Reserve Loan Life, Indianapolis, Ind.; Robert T. McKisick, California State Life, Sacramento, Cal.

FINANCE COMMITTEE.—Sidney A. Foster, Chairman, Royal Union Mutual Life, Des Moines, Ia.; S. B. Bradford, Central Life of Illinois, Ottawa, Ill.; A. Sigthenhorst, Texas Life, Waco, Tex.; L. J. Dougherty, Guaranty Life, Davenport, Ia.; J. R. Thompson, Guarantee Life, Houston, Tex.

MEDICAL EXAMINATIONS COMMITTEE.—O. J. Arnold, Chairman, Illinois Life, Chicago, Ill.; Dr. W. W. Hitchcock, Occidental Life, Los Angeles, Cal.; A. E. Werkhoff, Lafayette Life, Lafayette, Ind.; D. E. Ball, Columbus Mutual Life, Columbus, O.; Dr. J. T. J. Battle, Southern Life & Trust Co., Greensboro, N. C.

AGENTS AND AGENCIES COMMITTEE.—E. M. Blehl, Chairman, Philadelphia Life, Philadelphia, Pa.; Wray A. Lindly, Security Mutual Life, Lincoln, Neb.; W. W. Young, German American Life, Omaha, Neb.; A. S. Rhodes, Two Republics Life, El Paso, Tex.; O. S. Carlton, Great Southern Life, Houston, Tex.

GRIEVANCES COMMITTEE.—J. R. Whisner, Chairman, California State Life, Sacramento, Cal.; Robert R. Nelson, Western Union Life, Spokane, Wash.; W. P. Kent, North American Life, Chicago, Ill.; Edward A. Meyers, American Central Life, Indianapolis, Ind.; S. W. Goss, Security Life of America, Chicago, Ill.

MISCELLANEOUS SUBJECTS COMMITTEE.—Frank P. Manly, Chairman, Indianapolis Life, Indianapolis, Ind.; W. E. Napier, Scranton Life, Scranton, Pa.; Massey Wilson, International Life, St. Louis, Mo.; John M. Sarver, Ohio State Life, Columbus, O.; C. B. Svoboda, Cedar Rapids Life, Cedar Rapids, Ia.

RESOLUTIONS COMMITTEE.—H. W. Johnson, Chairman, Central Life of Illinois, Ottawa, Ill.; R. W. Stevens, Illinois Life, Chicago, Ill.; E. A. Nelson, Peoples Life, Chicago, Ill.; H. R. Cunningham, Montana Life, Helena, Mont.; Gordon Thomson, West Coast-San Francisco Life, San Francisco, Cal.

SPECIAL COMMITTEE ON TAXATION.—B. H. Robison, Chairman, Bankers Reserve Life, Omaha, Neb.; Rupert F. Fry, Old Line Life, Milwaukee, Wis.; George B. Peak, Central Life Assurance Society, Des Moines, Ia.; James P. Sullivan, Farmers and Bankers Life, Wichita, Kan.; W. H. Hunt, Cleveland Life, Cleveland, O.

SPECIAL COMMITTEE TO COMPLETE LIST OF ATTORNEYS.—C. A. Atkinson, Chairman, Federal Life, Chicago, Ill.; Henry W. Price, Illinois Life, Chicago, Ill.; L. A. Stebbins, National Life, U. S. A., Chicago, Ill.

LEGAL SECTION.—Frank Ewing, Chairman, General Counsel, Pittsburgh Life and Trust Co., Pittsburgh, Pa.; E. M. Grossman, Sec., Counsel Central States Life, St. Louis, Mo.

MEDICAL SECTION.—Dr. F. W. Foxworthy, Chairman, Associate Medical Director Indiana National Life, Indianapolis, Ind.; Dr. J. P. Turner, Vice Chairman, Medical Director, Jefferson Standard Life, Greensboro, N. C.; Dr. F. L. B. Jenney, Sec., Medical Director, Federal Life Insurance Co., Chicago, Ill.

ANNUAL CONVENTION.—August 8, 9, 10, Grand Rapids, Mich.

MEMBERS.

American Bankers, Chicago, Ill.; American Central Life, Indianapolis, Ind.; American Life, Des Moines, Ia.; American National, Galveston, Texas; American National Assurance, St. Louis, Mo.; Atlantic Life, Richmond, Va.; Bankers Life, Des Moines, Ia.; Bankers Reserve Life, Omaha, Neb.; Bank Savings Life, Topeka, Kan.; California State Life Insurance Co., Sacramento, Cal.; Capitol Life Insurance Co., Denver, Col.; Cedar Rapids Life Insurance Co., Cedar Rapids, Ia.; Central Life Assurance Society, Des Moines, Ia.; Central Life Insurance Co., Ottawa, Ill.; Central States Life Insurance Co., St. Louis, Mo.; Cleveland Life Insurance Co., Cleveland, O.; Columbia Life Insurance Co., Cincinnati, O.; Columbia Life and Trust Co., Portland, Ore.; Columbus Mutual Life Insurance Co., Columbus, O.; Commonwealth Life Insurance Co., Louisville, Ky.; Commonwealth Life Insurance Co., Omaha, Neb.; Conservative Life Insurance Co., Wheeling, W. Va.; Continental Life Insurance Co., Salt Lake City, Utah; Dakota Life Insurance Co., Watertown, S. D.; Farmers and Merchants Life Insurance Co., Wichita, Kan.; Federal Life Insurance Co., Chicago, Ill.; First National Life Insurance Co., Pierre, S. D.; Forest City Life Insurance Co., Rockford, Ill.; Fort Worth Life Insurance Co., Ft. Worth, Tex.; Franklin Life Insurance Co., Springfield, Ill.; George Washington Life Insurance Co., Charleston, W. Va.; German American Life Insurance Co., Omaha, Neb.; German Mutual Life Insurance Co., St. Louis, Mo.; Girard Life Insurance Co., Philadelphia,

National Life Organizations—(Continued)

Pa.; Great Northern Life Insurance Co., Wausau, Wis.; Great Republic Life Insurance Co., Los Angeles, Cal.; Great Southern Life Insurance Co., Houston, Tex.; Guarantee Life Insurance Co., Houston, Tex.; Guaranty Life Insurance Co., Davenport, Ia.; Home Life & Accident Co., Fordyce, Ark.; Idaho State Life Insurance Co., Boise, Idaho; Illinois Life Insurance Co., Chicago, Ill.; Indiana National Life Insurance Co., Indianapolis, Ind.; Indianapolis Life Insurance Co., Indianapolis, Ind.; Intermediate Life Insurance Co., Evansville, Ind.; International Life Insurance Co., St. Louis, Mo.; Inter-Southern Life Insurance Co., Louisville, Ky.; Jefferson Standard Life Insurance Co., Greensboro, N. C.; Kansas City Life Insurance Co., Kansas City, Mo.; LaFayette Life Insurance Co., LaFayette, Ind.; Lamar Life Insurance Co., Jackson, Miss.; Lincoln National Life Insurance Co., Ft. Wayne, Ind.; Merchants' Life Insurance Co., Burlington, Ia.; Michigan Mutual Life Insurance Co., Detroit, Mich.; Midland Life Insurance Co., Kansas City, Mo.; Midland Mutual Life Insurance Co., Columbus, O.; Minnesota Mutual Life Insurance Co., St. Paul, Minn.; Missouri State Life Insurance Co., St. Louis, Mo.; Montana Life Insurance Co., Helena, Mont.; National Life Insurance Co., U. S. A., Chicago, Ill.; New World Life Insurance Co., Spokane, Wash.; North American Life Insurance Co., Chicago, Ill.; Northern Life Insurance Co., Seattle, Wash.; Northwestern National Life Insurance Co., Minneapolis, Minn.; Occidental Life Insurance Co., Albuquerque, N. M.; Occidental Life Insurance Co., Los Angeles, Cal.; Ohio State Life Insurance Co., Columbus, O.; Oklahoma National Life Insurance Co., Oklahoma City, Okla.; Old Colony Life Insurance Co., Chicago, Ill.; Old Line Life Insurance Co., Milwaukee, Wis.; Pan American Life Insurance Co., New Orleans, La.; Peoples Life Insurance Co., Chicago, Ill.; Peoples Life Insurance Co., Frankfort, Ind.; Peoria Life Insurance Co., Peoria, Ill.; Philadelphia Life Insurance Co., Philadelphia, Pa.; Pioneer Life Insurance Co., Fargo, N. D.; Pittsburgh Life & Trust Co., Pittsburgh, Pa.; Preferred Life Insurance Co., Grand Rapids, Mich.; Reliance Life Insurance Co., Pittsburgh, Pa.; Reserve Loan Insurance Co., Indianapolis, Ind.; Royal Union Mutual Life Insurance Co., Des Moines, Ia.; Scandia Life Insurance Co., Chicago, Ill.; Scranton Life Insurance Co., Scranton, Pa.; Security Life of America, Chicago, Ill.; Security Mutual Life Insurance Co., Lincoln, Neb.; Southeastern Life Insurance Co., Greenville, S. C.; Southern Life & Trust Co., Greensboro, N. C.; Southern States Life Insurance Co., Atlanta, Ga.; Southern Union Life Insurance Co., Waco, Tex.; Southland Life Insurance Co., Dallas, Tex.; Southwestern Life Insurance Co., Dallas, Tex.; Standard Life Insurance Co., Pittsburgh, Pa.; State Life Insurance Co., Indianapolis, Ind.; Texas Life Insurance Co., Waco, Tex.; Two Republics Life Insurance Co., El Paso, Tex.; United States Annuity & Life Insurance Co., Chicago, Ill.; Volunteer State Life Insurance Co., Chattanooga, Tenn.; West Coast-San Francisco Life Insurance Co., San Francisco, Cal.; Western Life Insurance Co., Des Moines, Ia.; Western Reserve Life Insurance Co., Muncie, Ind.; Western States Life Insurance Co., San Francisco, Cal.; Western Union Life Insurance Co., Spokane, Wash.; Wisconsin National Life Insurance Co., Oshkosh, Wis.

ASSOCIATION OF LIFE INSURANCE COUNSEL.

1 Madison avenue, New York City. Organized December, 1913.

OFFICERS.—Pres., William BroSmith, The Travelers Ins. Co.; V. Pres., James H. McIntosh, New York Life; Sec.-Treas., William J. Tully, Metropolitan Life Ins. Co.; EXECUTIVE COMMITTEE.—E. D. Duffield, Chairman, Prudential Life Ins. Co.; Charles A. Atkinson, Federal Life, Chicago; Frederick L. Allen, Mutual Life Ins. Co.; Arthur K. McGinley, Mass. Mutual Life; Chandler Bullock, State Mutual Life and officers ex officio.

NEXT ANNUAL MEETING.—December.

STATED MEETINGS.—May and December.

ASSOCIATION OF LIFE INSURANCE MEDICAL DIRECTORS.

34 Nassau street, New York.

OFFICERS.—Pres., Homer Gage, M.D., New York City; V. Pres., W. A. Jaquith, M.D.; Sec. Faneuil S. Weiss, M.D.; A. B. Wright; Treas., Augustus S. Knight, M.D.; EXECUTIVE COMMITTEE.—E. W. Dwight, M.D., Boston; A. B. Wright, M.D., Hartford; G. A. Van Wageningen, M.D., Newark.

ASSOCIATION OF LIFE INSURANCE PRESIDENTS.

165 Broadway, New York City. December, 1906.

OFFICERS.—J. J. Brinkerhoff, Actuary; Frederick G. Dunham, Attorney; George T. Wight, Secretary; Orlow H. Boies, Statistician.

EXECUTIVE COMMITTEE.—Louis F. Butler, Jesse R. Clark, George I. Cochran, W. A. Day, Forrest F. Dryden, Haley Fiske, Alfred D. Foster, George E. Ide, Charles A. Peabody.

NEXT ANNUAL MEETING.—December, 1917.

STATED MEETINGS.—February, April, June, October, at the Association office.

National Life Organizations—(Continued)

MEMBERS.

Aetna Life Ins. Co., American Central Life Ins. Co., Bankers Life Ins. Co., Berkshire Life Ins. Co., Canada Life Assurance Co., The Colonial Life Ins. Co. of America, The Columbian National Life Ins. Co., The Equitable Life Assurance Society, Equitable Life Insurance Co. of Iowa, The Fidelity Mutual Life Ins. Co., the Franklin Life Ins. Co., The Germania Life Ins. Co., Home Life Ins. Co., Illinois Life Ins. Co., The Manhattan Life Ins. Co., Metropolitan Life Ins. Co., The Mutual Life Ins. Co. of New York, National Life Insurance Co. of the U. S. A., New England Mutual Life Ins. Co., North American Life Assurance Co., The Northern Life Assurance Co. of Canada, The Pacific Mutual Life Ins. Co., The Prudential Ins. Co., Security Mutual Life Ins. Co., The Travelers Ins. Co., The Union Central Life Ins. Co., The United States Life Ins. Co., The Volunteer State Life Ins. Co.

CONFERENCE OF SOUTHERN LIFE INSURANCE COMPANIES OF THE UNITED STATES OF AMERICA.

Greensboro, N. C. Organized April 24, 1914.

OFFICERS.—Chairman, E. G. Simmons; V. Chairman, Hon. Wm. D. Jelks; Sec., Charles G. Taylor, Jr.

EXECUTIVE COMMITTEE.—E. G. Simmons, W. D. Jelks, J. P. Turner, A. L. Key and Charles G. Taylor, Jr.

MEMBERS.

Southern States Life, Atlanta; Atlantic Life, Richmond; Southern Life & Trust, Greensboro; Great Southern Life, Birmingham; Protective Life, Birmingham; Cotton States Life, Tupelo; Jefferson Standard, Greensboro; Pan American, New Orleans; Southeastern Life, Greenville; Gulf Coast Life, Gulfport; Volunteer Life, Chattanooga.

MUTUAL LIFE UNDERWRITERS.

45 Niagara street, Buffalo, N. Y. Organized December, 1912.

OFFICERS.—Pres., Dr. George W. Hopkins; V. Pres., S. S. Hallam; Sec., Nelson O. Tiffany, Jr.; Treas., A. J. Davies.

EXECUTIVE COMMITTEE.—Nelson O. Tiffany, Chairman; Judge James R. Hewitt and the officers.

NEXT ANNUAL MEETING.—To be determined by Executive Committee.

COMMITTEE ON STATISTICS AND PUBLICITY.—Nelson O. Tiffany, Jr., Chairman; Dr. George W. Hopkins, J. C. Peasley.

COMMITTEE ON LAW.—Judge James R. Hewitt, Harry D. Williams, Ernest Saunders, Jacob H. Bromwell.

MEMBERS.

Arkansas Mutual Life Association, Hope, Ark.; Bankers' Mutual Life Association, Freeport, Ill.; Commonwealth Life Association, Chicago, Ill.; Globe Mutual Life Insurance Association, Chicago, Ill.; Illinois Bankers' Life Association, Monmouth, Ill.; Knights Templars and Masonic Mutual Aid Association, Cincinnati, O.; Masonic Life Association, Buffalo, N. Y.; Merchants' Reserve Life Association, Chicago, Ill.; National Life Association, Des Moines, Iowa; Pure Protection Life Association, Cleveland, O.; St. Lawrence Life Association, New York, N. Y.; Western Mutual Life Association, Los Angeles, Cal.

HONORARY MEMBERS.

Mr. George Dyre Eldridge, Boston, Mass.; Mr. Arthur S. Hamilton, Jr., Rochester, N. Y.; Mr. Benjamin W. Blanchard, Des Moines, Iowa; Mr. W. R. Scudder, Chicago, Ill.; Mr. F. D. Shera, Indianapolis, Ind.

NATIONAL ASSOCIATION OF LIFE UNDERWRITERS.

OFFICERS.—Pres., John Newton Russell, Jr., Los Angeles, Cal.; V. Pres., Lawrence Priddy, New York, N. Y.; J. Stanley Edwards, Denver, Col.; W. Burr Morgan, Victoria, B. C.; Sec., A. C. Larson, Madison, Wis.; Treas., James W. Bishop, Chattanooga, Tenn.; Cor. Sec., Everett M. Ensign, New York, N. Y.

EXECUTIVE COUNCIL.—John Newton Russell, Jr., Los Angeles, Cal.; William M. Furey, Chairman Executive Committee, Pittsburgh, Pa.; James W. Bishop, Treas., Chattanooga, Tenn.; Lawrence Priddy, New York, N. Y.; Hugh M. Willet, Atlanta, Ga.; Edward A. Woods, Pittsburgh, Pa.; Frank E. McMullen, Los Angeles, Cal.

EXECUTIVE COMMITTEE.—Chairman, William M. Furey, First National Bank Bldg., Pittsburgh, Pa.; Sec., A. C. Larson, Washington Bldg., Madison, Wis. (Expire 1917) Fred N. Cheney, St. Louis, Mo.; Wm. P. Cooper, Fort Wayne, Ind.; C. C. Dabney, Nashville, Tenn.; Geo. W. Farley, Toledo, O.; Wm. M. Furey, Pittsburgh, Pa.; Samuel Hankins, Youngstown, O.; Wm. H. Harrison, Louisville, Ky.; M. M. Mattison, Anderson, S. C.; Ira Mapes, Kansas City, Mo.; H. D. Neely, Omaha, Neb.; Chas. B. Palmer, Wilmington, Del.; Oscar Palmour, Atlanta, Ga.; Frank B. Parker, Topeka, Kan.; J. L. Scott, Detroit, Mich.; Mrs. F. E. Shaal, Boston, Mass.; Geo. Sheppard, Jacksonville, Fla.; John A. Tory, Toronto, Can.; Charles Van Keuren, Lansing,

National Life Organizations—(Continued)

Mich.; Wilson Williams, New Orleans, La.; S. T. Wooten, Tampa, Fla. (Expire 1918) Harry L. Anderson, Zanesville, O.; Wm. F. Atkinson, New York, N. Y.; R. T. Baker, Dayton, O.; J. A. Bassford, Grand Rapids, Mich.; Curtis P. Bowman, Staunton, Va.; Lot H. Brown, Columbus, O.; W. A. R. Bruehl, Cincinnati, O.; Frank D. Buser, Philadelphia, Pa.; J. M. Dickey, Erie, Pa.; W. F. Dodson, Norfolk, Va.; Lawrence T. Doyle, Savannah, Ga.; W. T. Feely, Lima, O.; H. R. Fenstamaker, Spokane, Wash.; Leon F. Foss, Boston, Mass.; E. E. Flickinger, Indianapolis, Ind.; J. W. Higginbotham, Davenport, Ia.; Charles D. Kipp, Salt Lake City, Utah; Armin Leich, Evansville, Ind.; H. H. Loughridge, Lincoln, Neb.; C. L. Lunt, Des Moines, Ia.; Edwin R. Lutz, Knoxville, Tenn.; S. F. McAnear, Sacramento, Cal.; George R. McLeran, Chicago, Ill.; W. L. Mack, South Bend, Ind.; A. L. Meiklejohn, Montreal, Can.; E. J. Meyer, Montgomery, Ala.; J. Clay Murphey, Macon, Ga.; George H. Olmsted, Cleveland, Ohio; John Patrick, Charleston, W. Va.; J. P. Quarrels, Charlotte, N. C.; H. W. Schroeder, El Paso, Tex.; J. B. Shaw, Waco, Tex.; John T. Shirley, Harrisburg, Pa.; Edgar Smith, Portland, Ore.; Harry Staples, Lexington, Ky.; C. C. Thompson, Seattle, Wash.; George Wahl, Scranton, Pa.; J. A. Wellman, Manchester, N. H.; O. F. Wilson, Oklahoma City, Okla.; (to be appointed) Boise, Idaho; (to be appointed) San Diego, Cal.; (to be appointed) Shreveport, La. (Expire 1919) W. R. Bentley, Newark, Ohio; C. L. Behm, Syracuse, N. Y.; James Lee Bost, Washington, D. C.; Lucien C. Brown, Birmingham, Ala.; John W. Childs, Lynchburg, Va.; James F. Collier, Williamsport, Pa.; A. F. Colwell, Fargo, N. D.; James H. Cowles, Denver, Col.; M. J. Dillon, St. Paul, Minn.; Dana M. Dustan, Worcester, Mass.; Warren R. Ellis, Houston, Tex.; H. J. Emerson, Buffalo, N. Y.; H. Everett Farnham, St. Joseph, Mo.; William I. Fraser, Missoula, Mont.; P. S. Kantz, Phoenix, Ariz.; R. H. Lake, Memphis, Tenn.; George Leisander, San Francisco, Cal.; H. R. Lewis, Rochester, N. Y.; W. M. McKercher, Sioux City, Ia.; C. L. McMillen, Madison, Wis.; H. E. Mayer, Wichita, Kan.; J. E. Meyers, Minneapolis, Minn.; D. R. Midyette, Richmond, Va.; Marion A. Nelson, Springfield, Mo.; H. O. Pattison, Peoria, Ill.; Wm. Peterson, Tacoma, Wash.; W. B. Phelps, Albany, N. Y.; H. I. Pinneo, Duluth, Minn.; G. A. Rathbun, Los Angeles, Cal.; W. Lyle Reid, Ottawa, Can.; Samuel T. Rhodes, Roanoke, Va.; Lee C. Robens, Hartford, Conn.; A. Rosenbaum, Dallas, Tex.; F. H. Scofield, La Crosse, Wis.; F. B. Schwenker, Albuquerque, N. M.; D. P. Smith, Fort Dodge, Ia.; M. H. Stearns, Providence, R. I.; J. P. Stevens, Portland, Me.; T. C. Thompson, Chattanooga, Tenn.; J. K. Voshell, Baltimore, Md.; Mulford Wade, Akron, Ohio; G. E. Williams, Montreal, Can.; R. J. Woods, Sioux Falls, S. D.; Bruce Whitney, Milwaukee, Wis.; (to be appointed) Cedar Rapids, Ia.; (to be appointed) Canton, Ohio; (to be appointed) Little Rock, Ark.; (to be appointed) Wheeling, W. Va.; (to be appointed) Mobile, Ala.; (to be appointed) Springfield, Mass.; (to be appointed) Columbia, S. C.

EX-PRESIDENTS.—L. Brackett Bishop, Chicago, Ill.; Thomas H. Bowles, Baltimore, Md.; Ernest J. Clark, Baltimore, Md.; Richard E. Cochran, New York City; John Dolph, Washington, D. C.; Chas. Jerome Edwards, Brooklyn, N. Y.; Frank E. McMullen, Los Angeles, Cal.; Everett H. Plummer, Philadelphia, Pa.; Henry J. Powell, Louisville, Ky.; Charles W. Scovel, Pittsburgh, Pa.; Neil D. Sills, Richmond, Va.; Hubert H. Ward, Portland, Ore.; John W. Whittington, Los Angeles, Cal.; Hugh M. Willet, Atlanta, Ga.; Edward A. Woods, Pittsburgh, Pa.; Wm. D. Wyman, Pittsfield, Mass.

MEMBERS EX-OFFICIO.—President, V. Pres., Sec.-Treas, Chairman, Executive Committee of Life Underwriters' Association of Canada.

EX-PRESIDENTS (Deceased).—Ben S. Calef, Boston, Mass.; George N. Carpenter, Boston, Mass.; Philip H. Farley, New York City; Charles H. Ferguson, Chicago, Ill.; David S. Hendrick, Washington, D. C.; James J. Johnson, Springfield, Mass.; Charles H. Raymond, Morristown, N. J.; I. Layton Register, Philadelphia, Pa.; C. E. Tillinghast, New York City.

HONORARY MEMBER.—Chauncey Monroe Ransom (deceased).

STANDING COMMITTEES, 1916-1917.

COMMITTEE ON TAXATION.—Lawrence Priddy, Chairman, 149 Broadway, New York City; E. J. Clark, Baltimore, Md.; Edward A. Woods, Pittsburgh, Pa.

COMMITTEE ON EDUCATION AND CONSERVATION.—Hugh M. Willet, Chairman, Fourth National Bank Bldg., Atlanta, Ga.; George D. Alder, Salt Lake City, Utah; William Bilheimer, St. Louis, Mo.; E. G. Branch, Montgomery, Ala.; Frank E. McMullen, Los Angeles, Cal.; J. K. Voshell, Baltimore, Md.

COMMITTEE ON SCIENTIFIC SALESMANSHIP.—Edward A. Woods, Chairman, Frick Bldg., Pittsburgh, Pa.; Ernest J. Clark, Baltimore, Md.; J. J. Jackson, Cleveland, Ohio.

COMMITTEE ON LAW AND LEGISLATION.—Henry J. Powell, Chairman, Starks Bldg., Louisville, Ky.; L. Brackett Bishop, Chicago, Ill.; Herbert R. Lewis, Rochester, N. Y.; Edgar Smith, Portland, Ore.; Wilson Williams, New Orleans, La.

COMMITTEE ON THE USE AND EXTENSION OF LIFE INSURANCE FOR CREDIT.—Neil D. Sills, Chairman, Mutual Bldg., Richmond, Va.; Millard W. Mack, Cincinnati, Ohio; Lawrence C. Woods, Pittsburgh, Pa.

COMMITTEE ON PUBLICATIONS.—John Newton Russell, Jr., Chairman, Pacific Mutual Bldg., Los Angeles, Cal.; Ernest J. Clark, Baltimore, Md.; Chas. Jerome Edwards, Brooklyn, N. Y.

National Life Organizations—(Continued)

COMMITTEE ON PRIZE ESSAY.—A. C. Newell, Chairman, Candler Bldg., Atlanta, Ga.; Jules Girardin, Chicago, Ill.; Robert J. Mix, New York City.

CONVENTION PROGRAM COMMITTEE.—John Newton Russell, Jr., Chairman, Pacific Mutual Bldg., Los Angeles, Cal.; J. J. Jackson, Cleveland, Ohio; George A. Rathbun, Los Angeles, Cal.; John L. Shuff, Cincinnati, Ohio; Edward A. Woods, Pittsburgh, Pa.

CONVENTION COMMITTEE.—Henry J. Powell, Chairman, Starks Bldg., Louisville, Ky.; James W. Bishop, Chattanooga, Tenn.; Ernest J. Clark, Baltimore, Md.; William King, St. Louis, Mo.; James W. Smither, New Orleans, La.; Hugh M. Willet, Atlanta, Ga.; Wilson Williams, New Orleans, La.

SIX MILLION NEW POLICYHOLDERS' CAMPAIGN COMMITTEE.—Edward A. Woods, Chairman, Frick Bldg., Pittsburgh, Pa.; John Dolph, Washington, D. C.; Royal S. Goldsberry, Pittsburgh, Pa.; William King, St. Louis, Mo.; W. D. Mead, Seattle, Wash.; Maurice H. Stearns, Providence, R. I.; H. Wibirt Spence, Detroit, Mich.

MEMBERSHIP AND DISTRICT ORGANIZATION COMMITTEE.—W. A. R. BRUEHL, Chairman, 601 Fourth National Bank Bldg., Cincinnati, Ohio.

ANNUAL MEETING.—September 26, 27, 28, 1917, at New Orleans, La.

NATIONAL FRATERNAL CONGRESS OF AMERICA.

Composed of Fraternal Insurance Societies.

Organized August 21, 1913.

OFFICERS.—Pres., I. I. Boak, W. O. W. Bldg., Denver, Colo.; V. Pres., Dr. R. H. Gerard, Ben Hur Bldg., Crawfordsville, Ind.; Sec., W. E. Futch, B. of L. E. Bldg., Cleveland, Ohio; Treas., A. E. King, American Trust Bldg., Cleveland, Ohio.

EXECUTIVE COMMITTEE.—Pres. and V. Pres., George W. Miller, 1639 First National Bank Bldg., Chicago, Ill.; J. M. Kirkpatrick, Security Bldg., Topeka, Kansas; A. C. McLean, P. H. C. Temple, Sharon, Pa.; Hill Montague, Travelers' Bldg., Richmond, Va.; Henri Roy, 20 St. Denis, Montreal, P. Q., Canada; Arthur M. Willis, 18 Tremont St., Boston, Mass.

NEXT ANNUAL MEETING.—August 21 to 24, 1917 (place not decided on).

STATED MEETINGS.—Annually in August.

AFFILIATED SOCIETIES.

American Insurance Union, Columbus, Ohio; Ancient Order of United Workmen, Fargo, N. D.; Ancient Order of United Workmen of Arkansas, Little Rock, Ark.; Ancient Order of United Workmen of Massachusetts, Boston, Mass.; Artisans' Order of Mutual Protection, Philadelphia, Pa.; Beavers' Reserve Fund Fraternity, Madison, Wis.; Brotherhood of American Yeomen, Des Moines, Iowa; Brotherhood of Locomotive Firemen & Enginemen, Peoria, Ill.; Brotherhood of Railway Trainmen, Cleveland, Ohio; Catholic Knights of America, St. Louis, Mo.; Catholic Knights & Ladies of America, Chicago, Ill.; Catholic Mutual Benefit Association, Hornell, N. Y.; Catholic Order of Foresters, Chicago, Ill.; Catholic Relief & Beneficiary Association, Auburn, N. Y.; Catholic Women's Benevolent Legion, New York City, N. Y.; Columbian Circle, Chicago, Ill.; Columbian Woodmen, Atlanta, Ga.; Continental Beneficial Association, Chicago, Ill.; Court of Honor, Springfield, Ill.; Degree of Honor, Superior Lodge, Sioux City, Iowa; Eastern Star Benevolent Fund, Detroit, Mich.; Equitable Fraternal Union, Neenah, Wis.; Fraternal Aid Union, Lawrence, Kans.; Fraternal Benefit League, New Haven, Conn.; Fraternal Brotherhood, Los Angeles, Cal.; Fraternal Mystic Circle, Philadelphia, Pa.; Fraternal Reserve Association, Oshkosh, Wis.; Fraternal Reserve Life Association, Peoria, Ill.; German Beneficial Union, Pittsburgh, Pa.; Grand Fraternity, Philadelphia, Pa.; Herald of Liberty, Philadelphia, Pa.; Home Benefit Association, Boston, Mass.; Momesteaders, Des Moines, Iowa; Improved Order of Heptasophs, Baltimore, Md.; Independent Order of Foresters, Toronto, Ont. Canada; Knights & Ladies of Security, Topeka, Kans.; Knights of Columbus, New Haven, Conn.; Knights of Pythias, Insurance Dept., Indianapolis, Ind.; Ladies' Catholic Benevolent Association, Erie, Pa.; Ladies of the Modern Maccabees, Pt. Huron, Mich.; Locomotive Engineers' Mutual Life & Accident Insurance Association, Cleveland, Ohio; Loyal American Life Association, Chicago, Ill.; Loyal Association, Jersey City, N. J.; Loyal Mystic Legion, Hastings, Neb.; La Societe Des Artisans Canadiens-Francais, Montreal, P. Q., Canada; L'Union St. Jean-Baptiste d'Amerique, Woonsocket, R. I. Maccabees, Detroit, Mich.; Masonic Mutual Life Association, Washington, D. C.; Modern American Fraternal Order, Effingham, Ill.; Modern Brotherhood of America, Mason City, Iowa; Modern Samaritans, Duluth, Minn.; Modern Woodmen of America, Rock Island, Ill.; Mystic Toilers, Des Moines, Iowa; Mystic Workers of the World, Fulton, Ill.; National Americans, Kansas City, Mo.; National Croatian Society of the U. S. A., Pittsburg, Pa.; National Protective Legion, Waverly, N. Y.; National Slovak Society, Pittsburg, Pa.; National Union, Toledo, Ohio; New England Order of Protection, Boston, Mass.; North American Union, Chicago, Ill.; North Star Benefit Association, Moline, Ill.; Order of the Golden Seal, Roxbury, N. Y.; Order of Mutual Protection, Chicago, Ill.; Order of United Commercial Travelers of America, Columbus, Ohio; Polish National Alliance of the U. S. A., Chicago, Ill.; Praetorians, Dallas, Tex.; Protected Home Circle, Sharon,

National Life Organizations—(Continued)

Pa.; Royal Arcanum, Boston, Mass.; Royal League, Chicago, Ill.; Royal Neighbors of America, Rock Island, Ill.; Slovenic National Benefit Society, Chicago, Ill.; Sons & Daughters of Justice, Minneapolis, Kans.; Sons of Norway, Minneapolis, Minn.; Supreme Tribe of Ben Hur, Crawfordsville, Ind.; Switchmen's Union of North America, Buffalo, N. Y.; United American Mechanics, Bene. Degree, Jr. Order, Pittsburgh, Pa.; United Artisans, Portland, Ore.; United Order of Foresters, Milwaukee, Wis.; United Order of the Golden Cross, Knoxville, Tenn.; Vesta Circle, Chicago, Ill.; Western Catholic Union, Quincy, Ill.; Women's Benefit Association of the Maccabees, Pt. Huron, Mich.; Women's Catholic Order of Foresters, Chicago, Ill.; Women of Woodcraft, Portland, Ore.; Woodmen Circle, Omaha, Neb.; Woodmen of the World, Denver, Colo.; Catholic Knights of Ohio, Cleveland, Ohio; Independent Order Free Sons of Israel, New York City, N. Y.; South Slavonic Catholic Union of the U. S. of A., Ely, Minn.

NEW ENGLAND WOMEN'S LIFE UNDERWRITERS' ASSOCIATION.

Organized November 29, 1898.

OFFICERS.—Pres., Miss Leonora M. Cowick, Brookline; V. Prests., Miss Lucy M. Morrill, Mrs. Emma I. Clapp, both in Brookline; Sec., Ellen G. Warner; Treas., Mrs. Alice G. Whitcomb, Roxbury.

EXECUTIVE COMMITTEE.—Mrs. Hattie M. Leavitt, Miss Leonora M. Cowick, Miss Isabel M. Conlin, Miss Josephine E. James, Mrs. Emily Lane Keene and Mrs. Francis Moore.

NEXT ANNUAL MEETING.—Boston, Mass., February, 1918.

STATED MEETINGS.—First Friday of each month, 33 Equitable Bldg., Boston.

STATE LIFE ORGANIZATIONS

ARRANGED ALPHABETICALLY BY STATES

LIFE UNDERWRITERS' ASSOCIATION OF ARIZONA.

Phoenix, Ariz. Organized February 5, 1916.

OFFICERS.—Pres., A. K. Stacy; V. Pres., H. W. Rountree; Sec., Charles A. Greene; Treas., F. J. Joyce.

EXECUTIVE COMMITTEE.—Benjamin F. Ridge, Chairman; Marcus P. Kelly, Carl H. Anderson.

COLORADO ASSOCIATION OF LIFE UNDERWRITERS.

541 Equitable Bldg., Denver, Colo. Organized April 7, 1906.

OFFICERS.—Pres., Richard Oliver; V. Pres., W. W. Winne; Sec.-Treas., E. P. Perrine.

EXECUTIVE COMMITTEE.—James H. Cowles, J. S. Fabling, Chairmen; Irving R. Cowles, W. W. Booth, O. C. Watson, P. H. Showalter.

ANNUAL MEETING.—October, 1917, Chamber of Commerce Rooms, Denver, Colo.

STATED MEETINGS.—First Saturday afternoon of each month, Chamber of Commerce Rooms.

CONNECTICUT LIFE UNDERWRITERS' ASSOCIATION.

OFFICERS.—Pres., George W. Greene; V. Prests., A. J. Edgar, Eli D. Weeks; Sec.-Treas., James B. Moody, Jr.

EXECUTIVE COMMITTEE.—John H. Thompson, of Hartford; C. E. Stockder, of Hartford; T. W. Russell, of Hartford; Frank Sellick, of New London; L. F. Rich, of Hartford.

DELAWARE ASSOCIATION OF LIFE UNDERWRITERS.

Wilmington, Del. Organized January 13, 1911.

OFFICERS.—Pres., Wm. W. Knox; V. Pres., Frank C. Hughes; Sec., Charles B. Palmer; Treas., T. Blair Ely.

EXECUTIVE COMMITTEE.—The officers and James F. Price, Frank Sheppard, Arthur W. Swarts.

ANNUAL MEETING.—Last Tuesday in January.

STATED MEETINGS.—Last Tuesday of each month.

FLORIDA ASSOCIATION OF LIFE UNDERWRITERS.

OFFICERS.—Pres., S. G. Turnbull; V. Prests., O. A. Agala, J. D. Jordan; Sec.-Treas., Walter C. Platt, Tampa.

State Life Organizations—(Continued)

GEM STATE ASSOCIATION OF LIFE UNDERWRITERS.

Boise City, Idaho. Organized 1916.

OFFICERS.—Pres., W. B. Harmon; V. Pres., D. G. White; Sec., C. F. Kutnewsky; Treas., E. A. Crooks.

EXECUTIVE COMMITTEE.—E. J. Phelps, Thomas Vickery, R. C. Pennington, A. S. Boice, George W. Prout.

INDIANA ASSOCIATION OF LIFE UNDERWRITERS.

Indianapolis. Organized May 8, 1893.

OFFICERS.—Pres., Frank L. Jones; V. Prests., W. A. Courtwright, G. M. Spiegel, Sec., W. J. Gibson; Treas., J. M. Woodhouse.

ANNUAL MEETINGS.—Second Monday in February, 1918.

STATED MEETINGS.—First Monday in each month.

NORTHERN INDIANA LIFE UNDERWRITERS.

OFFICERS.—Pres., James F. Conway, Fort Wayne; Sec., Arthur W. Young, 132 Berry street, Fort Wayne.

IOWA LIFE UNDERWRITERS ASSOCIATION.

301-2 Polk Bldg., Des Moines, Ia.

OFFICERS.—Pres., Burton Waller; V. Prests., Robert Orriney, George Buch; Sec., George Pfanz, Jr.; Treas., L. E. Dutton.

EXECUTIVE COMMITTEE.—C. N. Andersen, Chairman; C. L. Lunt, M. M. Demming, Harry A. Bryan, L. E. Dutton, Will D. Bowles.

ANNUAL MEETING.—First Saturday in January, 1918.

STATED MEETINGS.—First Saturday in each month except July, August and September, at Des Moines, Ia.

KANSAS ASSOCIATION OF LIFE UNDERWRITERS.

OFFICERS.—Pres., Frank B. Parker; V. Prests., Oscar T. Cropper, Ike S. Lewis; Sec., J. E. Spalding; Treas., John T. Moss.

LIFE UNDERWRITERS' ASSOCIATION OF LOUISIANA.

410 Hibernia Bank Bldg., New Orleans. Organized July 24, 1908.

OFFICERS.—Pres., Jas. W. Smither; V. Pres., E. G. Simmons; Sec-Treas., W. W. Girault, Jr..

EXECUTIVE COMMITTEE.—D. Ross Metzger, Chairman; T. P. Thompson, Jas. W. Smither, Wilson Williams, Crawford H. Ellis, Frank L. Levy, H. L. Garic, Wm. H. Brown, D. Ross Metzger, W. W. Girault, Jr., C. S. Thomas.

ANNUAL MEETING.—Fourth Tuesday in October.

STATED MEETINGS.—Fourth Tuesday of each month.

MAINE LIFE UNDERWRITERS' ASSOCIATION.

Portland, Me. Organized January 22, 1887.

OFFICERS.—Pres., Chas. M. March; V. Pres., E. P. Langley; Sec., Sylvan B. Phillips; Treas., J. Putnam Stevens.

EXECUTIVE COMMITTEE.—C. A. Bradley, C. B. Shoemaker, E. E. Decker.

ANNUAL MEETING.—First Saturday in February.

STATED MEETINGS.—First Saturdays of February, May and November.

LIFE UNDERWRITERS' ASSOCIATION OF CENTRAL MASSACHUSETTS.

Worcester, Mass. Organized October 14, 1899. Incorporated March 5, 1915.

OFFICERS.—Pres., Leon J. Barrett; Sec-Treas., Otis D. Arnold, 306 Main street, Worcester.

ANNUAL MEETING.—Worcester, Mass., second Saturday in October.

LIFE UNDERWRITERS' ASSOCIATION OF WESTERN MASSACHUSETTS.

311 Main street, Worcester, Mass. Organized October 6, 1894.

OFFICERS.—Pres., Leon J. Burnett; V. Pres., Henry E. Townsend; Sec.-Treas., Otis D. Arnold.

EXECUTIVE COMMITTEE.—Henry E. Townsend, Chairman; E. A. Bouchard, L. J. Barrett, O. D. Arnold, J. L. Lerre, C. E. Greene, C. P. Hemenway, W. J. Hogg, E. J. Jones.

MINNESOTA ASSOCIATION OF LIFE UNDERWRITERS.

917-18 Commerce Building, St. Paul, Minn.

OFFICERS.—Pres., F. E. Hitchcock; V. Prests., O. A. Eliason, L. J. Strouse; Sec., C. O. Steele, Jr.; Treas., Philip Burgon.

State Life Organizations—(Continued)

EXECUTIVE COMMITTEE.—M. J. Dillon, Chairman; B. H. Deters, Aug. Hohenstein, Jacob Zimmer, M. T. Brown.

ANNUAL MEETING.—January, 1918.

STATED MEETINGS.—First Monday in each month.

MISSISSIPPI ASSOCIATION OF LIFE UNDERWRITERS.

Jackson, Miss. Organized 1910.

OFFICERS.—Pres., G. C. Swearingen; V. Pres., W. A. Montgomery; Sec.-Treas., E. H. Bradshaw.

EXECUTIVE COMMITTEE.—William H. Pullen, Chairman; G. C. Swearingen, W. A. Montgomery, Warren Pullen, J. P. Woodward, C. H. Thompson, S. R. Whitten, Sr.

ANNUAL MEETING.—January, 1918, Jackson, Miss.

STATED MEETINGS.—Monthly, first Monday each month.

LIFE UNDERWRITERS' ASSOCIATION OF NORTHWESTERN MONTANA.

Masonic Temple, Missoula, Mont. Organized January, 1916.

OFFICERS.—Pres., J. V. Owens; Sec., John Pearce.

LIFE UNDERWRITERS' ASSOCIATION OF NEBRASKA.

790 Brandeis Bldg., Omaha, Neb.

OFFICERS.—Pres., Franklin Mann; V. Pres., Charles A. Eyre; Sec., Will F. Noble; Treas., Fred B. Dale.

EXECUTIVE COMMITTEE.—O. H. Menold, Chairman; H. O. Steel, C. L. Hawkins, W. H. Squier, G. W. Noble.

STATED MEETINGS.—First Saturday in each month.

NEW HAMPSHIRE LIFE UNDERWRITERS' CLUB.

OFFICERS.—Pres., Charles E. Merritt; V. Pres., J. A. Caldon; Sec.-Treas., C. A. Parks, Northwestern Life, Manchester, N. H.

NEW MEXICO LIFE UNDERWRITERS' ASSOCIATION.

OFFICERS.—Pres., O. J. Durand; V. Pres., R. M. Pray; Sec., J. J. Walsh.

EXECUTIVE COMMITTEE.—J. H. Coons, Chairman; F. B. Schwentker, Pacific Mutual; N. F. LeSeuer, Union Central; John M. McTeer, Missouri State Life, and W. C. Keim, Occidental Life.

NORTH CAROLINA ASSOCIATION OF LIFE UNDERWRITERS.

OFFICERS.—Pres., R. E. Peters; V. Pres., S. T. Sparger, A. W. Fetter; Sec., E. V. Marshall; Treas., E. G. McGinnis.

EXECUTIVE COMMITTEE.—J. P. Quarles, W. F. Upshaw, D. R. Henry, D. M. Hodges and H. M. Humphries.

NORTH DAKOTA LIFE UNDERWRITERS' ASSOCIATION.

Fargo, N. D. Organized Dec. 21, 1913.

OFFICERS.—Pres., P. W. Satory; V. Pres., William A. Burns; J. P. Gmaber; Sec., M. N. Hatcher; Treas., J. F. Treat.

ANNUAL MEETING.—January, 1918.

STATED MEETINGS.—Monthly.

OKLAHOMA LIFE UNDERWRITERS' ASSOCIATION.

Organized August, 1907.

OFFICERS.—Pres., J. N. Dyer; Sec., E. Guy Owens; Treas., J. M. Dyer.

EXECUTIVE COMMITTEE.—J. Henry Johnson, J. C. Clark, E. G. Bewley, Allen V. Davenport.

LIFE UNDERWRITERS' ASSOCIATION OF OREGON.

Wilcox Bldg., Portland, Ore. Organized 1899.

OFFICERS.—Pres., Joseph H. Gray; V. Pres., Horace Melkiem; Sec., Harry Richey; Treas., C. A. Hood.

EXECUTIVE COMMITTEE.—William Goldman, H. G. Colton, W. S. Raker.

ANNUAL MEETINGS.—Portland, Ore., third Monday in February, 1918.

STATED MEETINGS.—Third Monday of each month.

CENTRAL PENNSYLVANIA ASSOCIATION OF LIFE UNDERWRITERS.

Harrisburg, Pa. Organized April, 1912.

OFFICERS.—Pres., John T. Shirley; V. Pres., F. L. Wright; Sec.-Treas., E. R. Ekenrode.

EXECUTIVE COMMITTEE.—J. Ralph Morrison, Albert A. Wert, John T. Shirley, F. L. Wright, E. R. Ekenrode.

State Life Organizations—(Continued)

ANNUAL MEETING.—April, 1918, Harrisburg.
STATED MEETINGS.—Monday luncheons, first Monday every month except summer months. Three evening meetings a year.

RHODE ISLAND LIFE UNDERWRITERS' ASSOCIATION.

Union Trust Company Building, Providence, R. I. Organized March 24, 1911.
OFFICERS.—Pres., David J. White; V. Pres., Frank M. Donnelly; Sec., Albert E. Leach; Treas., Wm. H. Gardiner.
EXECUTIVE COMMITTEE.—Francis A. Crum, H. M. Wheaton, H. A. Kendall, Geo. M. Parks, Clinton C. White, Geo. H. Collett.
ANNUAL MEETING.—January 2, 1918.
STATED MEETINGS.—Second Tuesday in each month.

SOUTH CAROLINA LIFE UNDERWRITERS' ASSOCIATION.

Columbia, S. C. Organized 1911.
OFFICERS.—Pres., M. M. Mattison; V. Pres., Carroll H. Jones and F. S. Munsell; Sec., Walter F. Going; Treas., Walter F. Going.
EXECUTIVE COMMITTEE.—R. H. Ferguson, Chairman; C. W. Estes, W. A. Hantske, Wm. M. Carter, Louis Sherfese.
ANNUAL MEETING.—November 1. Annual banquet, April 14.

SOUTH DAKOTA LIFE UNDERWRITERS' ASSOCIATION.

Union Savings Bldg., Sioux Falls, So. Dak.
OFFICERS.—Pres., R. J. Woods; V. Pres., L. C. Campbell; Sec.-Treas., M. R. Brown.
EXECUTIVE COMMITTEE.—West Babcock, John Mallanney, B. C. Shaw, Geo. R. Douthitt, L. C. Campbell, R. J. Woods, M. R. Brown.
ANNUAL MEETING.—July, 1917, Sioux Falls.
STATED MEETINGS.—Last Saturday of each month, at Sioux Falls.

TEXAS LIFE CONVENTION.

813 Southwestern Bldg., Dallas Texas. Organized October, 1910.
OFFICERS.—Pres., F. J. Combe; V. Pres., Jas. L. Mistrot, E. P. Greenwood and L. Linzmeyer; Sec.-Treas., L. M. Cathles; Asst. Sec., Mrs. B. S. Given.
EXECUTIVE COMMITTEE.—B. P. Bailey, Jas. A. Stephenson, R. M. Colquitt, F. J. Combe, F. H. Davis, E. P. Greenwood, H. M. Hargrove, C. B. Johnson, W. A. King, J. A. Krakauer, N. H. Lassiter, J. D. Mayfield, Jas. L. Mistrot, Harry L. Seay, T. W. Vardell.
ANNUAL MEETING.—October, 1917, at Dallas, Tex.
STATED MEETINGS.—Second Tuesdays of January, April July, and October of each year.

CENTRAL TEXAS ASSOCIATION OF LIFE UNDERWRITERS.

OFFICERS.—Pres., J. S. Shaw; V. Pres., Dr. A. Suhler, C. C. Edwards; Sec.-Treas., C. P. Link.

NORTH TEXAS ASSOCIATION OF LIFE UNDERWRITERS.

Dallas, Texas. Organized May, 1913.
OFFICERS.—Pres., C. C. Webb; V. Pres., L. A. Boli, Jr., B. F. Myers; Sec.-Treas., Ben Thorp.
EXECUTIVE COMMITTEE.—A. S. Doerr, Chairman; Abe Rosenbaum, Geo. H. Ragsdale, L. M. Jutton, Henry C. Harris.
ANNUAL MEETING.—November, each year.
STATED MEETINGS.—Second Saturday in each month.

SOUTH TEXAS ASSOCIATION OF LIFE UNDERWRITERS.

Houston, Texas. Organized January, 1915.
OFFICERS.—Pres., W. J. Murphy; V. Pres., Guy McLaughlin, R. H. Wilson; Sec.-Treas., W. T. Blaine.
EXECUTIVE COMMITTEE.—J. R. Montgomery, R. M. Colquitt, Map Westheimer, J. M. Minton, Warren R. Ellis.
ANNUAL MEETING.—January, 1918, at Houston, Tex.
STATED MEETINGS.—First Saturday in each month, usually at Bender Hotel, Houston, Tex.

SOUTHWEST TEXAS ASSOCIATION OF LIFE UNDERWRITERS.

San Antonio, Tex. Organized 1915.
OFFICERS.—Pres., Fred W. Maule; W. J. Murphy.

State Life Organizations—(Continued)

UTAH ASSOCIATION OF LIFE UNDERWRITERS.

301 Boston Building, Salt Lake City, Utah. Organized April 11, 1905.
OFFICERS.—Pres., F. C. Hathaway; V. Pres., E. C. Kahn, E. F. Mills; Sec., Edward T. Smith; Treas., B. W. Musser.
EXECUTIVE COMMITTEE.—W. G. Farrell, C. D. Kipp, E. A. Ricker, G. F. Eckstrom, G. D. Alder.

ANNUAL MEETING.—February, 1918, Salt Lake City Commercial Club.

STATED MEETINGS.—First Saturday in February, May, August and November, at Commercial Club, Salt Lake City.

VALLEY OF VIRGINIA LIFE UNDERWRITERS' ASSOCIATION.

OFFICERS.—Pres., John P. Burke; V. Pres., Walter Danner; Sec.-Treas., E. A. Golden.

WEST VIRGINIA LIFE UNDERWRITERS' ASSOCIATION.

Wheeling, W. Va. Organized 1911.

OFFICERS.—Pres., George C. Crooke; Sec., B. W. Schenerlein, German Bank Bldg., Wheeling, Pa.

STATED MEETINGS.—Third Saturday of every month at Wheeling, W. Va.

LOCAL LIFE ORGANIZATIONS

In Cities of 100,000 or Over

ARRANGED ALPHABETICALLY BY CITIES

LIFE UNDERWRITERS' ASSOCIATION OF AKRON, OHIO.

OFFICERS.—Pres., W. W. Peters; V. Pres., M. H. Coulter; Sec.-Treas., E. C. Roberts.

EXECUTIVE COMMITTEE.—Messrs Fricker, Rubright and Larrick.

NEXT ANNUAL MEETING.—January, 1918.

STATED MEETINGS.—Second Wednesday of the month.

CAPITAL DISTRICT LIFE UNDERWRITERS' ASSOCIATION.

Albany, N. Y. Organized February 15, 1913.

OFFICERS.—Pres., E. B. Cantine; V. Pres., E. L. Post; Sec., George L. Buck; Treas., E. L. Marsters.

EXECUTIVE COMMITTEE.—W. A. Baker, Jr., J. W. Clark, Jr., Pancoast Kidder, Henry H. Kohn, Paul Lemmle, A. B. Mallory, W. B. Phelps.

NEXT ANNUAL MEETING.—February, 1918.

STATED MEETINGS.—Monthly, at leading hotels or Chamber of Commerce rooms.

ATLANTA ASSOCIATION OF LIFE INSURERS.

Atlanta, Ga. Organized 1892.

OFFICERS.—Pres., Robert F. Shedden; V. Pres., Robert L. Foreman; Sec.-Treas., W. F. Helms.

EXECUTIVE COMMITTEE.—Oscar Palmour, Chairman; A. C. Newell, Paul Dobbins, T. H. Daniel and R. N. R. Bardwell.

STATED MEETINGS.—First Tuesday each month.

BALTIMORE LIFE UNDERWRITERS' ASSOCIATION.

Organized November 27, 1900. Incorporated April 21, 1911.

OFFICERS.—Pres., R. H. Walker; Sec., Alfred G. Goodrich; Treas., M. S. Brennan.

EXECUTIVE COMMITTEE.—Edwin W. Heisse, Chairman; Jonathan K. Voshell, R. V. Darby, Frank G. Allen, Douglas H. Rose, Charles R. Posey, and the officers ex-officio.

BIRMINGHAM LIFE UNDERWRITERS' ASSOCIATION.

Birmingham, Ala.

OFFICERS.—Pres., James S. Willcox; Sec., Herbert J. Baum; V. Pres., E. C. Robinson.

BOSTON LIFE UNDERWRITERS' ASSOCIATION.

Boston, Mass. Organized April 25, 1883.

OFFICERS.—Pres., Leon F. Foss; V. Pres., Paul S. Burns, William M. Bunting; Sec., Joshua B. Clark; Treas., Edward Marsh.

Local Life Organizations—(Continued)

EXECUTIVE COMMITTEE.—Frank H. Stratton, Chairman; W. L. Tougas, C. A. Ferguson, Chas. E. Fish, Nathaniel Hartwell, Chas. G. Gilman.

NEXT ANNUAL MEETING.—October, 1917, Fourth Tuesday.

STATED MEETINGS.—Three meetings each year besides annual meeting. Executive Committee selects time and place.

BUFFALO LIFE UNDERWRITERS' ASSOCIATION.

Buffalo, N. Y. Organized November 9, 1886.

OFFICERS.—Pres., Charles G. Monser; V. Prests., George S. Staniland, Newton E. Turgeon; Sec., H. H. Greer; Treas., Walter J. Shepard.

EXECUTIVE COMMITTEE.—Frank W. Tracy, G. E. Graham, H. J. Emerson, L. R. Bissell, C. E. Baxter.

STATED MEETINGS.—Second Saturday in each month, at Hotel Iroquois.

LIFE UNDERWRITERS' ASSOCIATION OF STARK COUNTY, OHIO.

Canton, O. Organized 1916.

OFFICERS.—Pres., S. L. Haynes; V. Prests., J. W. A. Staudt, G. W. Mobarry; Sec., C. J. Johnson; Treas., G. A. Leonard, Travelers.

EXECUTIVE COMMITTEE.—S. L. Haynes, C. J. Johnson, G. W. Mobarry, V. B. Fridley, J. W. A. Staudt.

CEDAR RAPIDS ASSOCIATION OF LIFE UNDERWRITERS.

Cedar Rapids, Ia. Organized July 16, 1915.

OFFICERS.—Pres., C. D. Van Vechten; Sec., Byron A. Barlow.

KANAWHA ASSOCIATION OF LIFE UNDERWRITERS.

Charleston, W. Va.

OFFICERS.—Pres., D. E. Lloyd; V. Prests., John A. Peyton, Erle H. Austin; Sec., G. E. McGlasson; Treas., C. Warden Phippen.

EXECUTIVE COMMITTEE.—N. O. Bacon, Chairman; G. E. McGlasson, Capt. John Patrick, D. E. Lloyd, C. W. Phippen, Paul M. Smith, M. D. Schreiber.

CHATTANOOGA ASSOCIATION OF LIFE UNDERWRITERS.

217 Hamilton National Bank, Chattanooga, Tenn. Organized 1912.

OFFICERS.—Pres., C. H. Crimm; V. Pres., Jno. T. Downing; Sec., J. Victor Golibart; Treas., F. M. Keys.

EXECUTIVE COMMITTEE.—T. C. Thompson, E. E. Brown, J. R. Moyberry.

NEXT ANNUAL MEETING.—January, 1918.

STATED MEETINGS.—First Friday of each month, Patten Hotel.

LIFE UNDERWRITERS' ASSOCIATION OF CHICAGO, ILL.

OFFICERS.—Pres., William Franklin Crawford; V. Pres., Edgar C. Fowler; Sec., Treas., S. D. Wyman.

EXECUTIVE COMMITTEE.—Dr. H. C. Castor, Chairman.

CINCINNATI LIFE UNDERWRITERS' ASSOCIATION.

46 Union Trust Bldg., Cincinnati, O.

Organized 1872. Incorporated March 6, 1894. Reorganized April 17, 1910.

OFFICERS.—Pres., Harry Walter Hutchins; V. Pres., Sam Houston; Sec., J. N. Lewis; Treas., W. Howard Cox.

EXECUTIVE COMMITTEE.—H. A. Decamp, W. A. R. Bruehl, Henry Ottenheimer, Frank E. Crawford, Emmett C. Peebles.

NEXT ANNUAL MEETING.—Second Tuesday in January at Cincinnati.

STATED MEETINGS.—Second Tuesday of each month at Cincinnati.

CLEVELAND LIFE UNDERWRITERS' ASSOCIATION.

Cleveland, O. Organized 1890.

OFFICERS.—Pres., J. W. Pickard, Jr.; V. Prests., G. W. Bodenhorn, P. E. W. Snyder; Sec., R. L. Bowen; Treas., O. N. Olmsted.

EXECUTIVE COMMITTEE.—J. W. Pickard, Jr., E. W. Snyder, J. J. Jackson, E. B. Hamlin, E. M. Post, R. L. Bowen, W. H. Kinnicutt, G. W. Bodenhorn.

NEXT ANNUAL MEETING.—May, 1917.

STATED MEETINGS.—First Monday in each month, Colonial Hotel.

LIFE UNDERWRITERS' ASSOCIATION OF COLUMBUS.

704 Hartman Building, Columbus, O. Organized January 11, 1912.

OFFICERS.—Pres., W. E. Hoyer; V. Pres., Arthur M. Kemery; Sec., R. Stanley Kerr; Treas., C. K. Siebert.

Local Life Organizations—(Continued)

EXECUTIVE COMMITTEE.—B. J. Lewis, M. D. Donham, Albert Speaks, John F. Stone, C. M. Johnston.
STATED MEETINGS.—Second Monday in each month, Chittenden Hotel and Elks Club.

DAVENPORT ASSOCIATION OF LIFE UNDERWRITERS.

Davenport, Ia. Organized August 31, 1914.
OFFICERS.—Pres., H. L. Williams; V. Prests., Frank H. Perry, L. M. B. Morrissey; Sec., A. W. Brown; Treas., John W. Cooper.
EXECUTIVE COMMITTEE.—S. Griffin Ball, J. W. Higgenbotham.
NEXT ANNUAL MEETING.—February, 1918, Davenport, Ia.
STATED MEETINGS.—Second Saturday monthly, Davenport Commercial Club.

DAYTON ASSOCIATION OF LIFE UNDERWRITERS.

Dayton, O.
OFFICERS.—Pres., Ril T. Baker; V. Prests., J. B. Hanley, W. T. Nuttall; Sec., H. A. Masterson; Treas., J. M. Markham.
EXECUTIVE COMMITTEE.—Daniel C. Brower, Harry D. Pease, W. O. Cord.

DETROIT LIFE UNDERWRITERS' ASSOCIATION.

Detroit, Mich. Organized 1886.
OFFICERS.—Pres., Thatcher W. Root; V. Prests., H. B. Salot, Robert Ryan, Wm. C. Martin; Sec., F. M. Steinbauer; Treas., Archie G. Richardson.
EXECUTIVE COMMITTEE.—John G. Morey, Charles A. Macauley, Nathaniel Reese, P. N. Anstey, J. C. Albright.
NEXT ANNUAL MEETING.—First Monday in December.
STATED MEETINGS.—First Monday of each month at the Cadillac Hotel.

DULUTH ASSOCIATION OF LIFE UNDERWRITERS.

200 Manhattan Building, Duluth, Minn.
OFFICERS.—Pres., Clyde W. Potts; V. Prests., T. J. Monahan, Geo. Wilson; Sec., Frank F. McNally; Treas., N. B. Morrison.
ANNUAL MEETING.—First Saturday in December, at Duluth, Minn.
STATED MEETINGS.—First Saturday of each month at Commercial Club.

EL PASO ASSOCIATION OF LIFE UNDERWRITERS.

El Paso, Tex.
OFFICERS.—Pres., Arthur L. McKnight; Sec., Harry T. Bowie.

ERIE COUNTY ASSOCIATION OF LIFE UNDERWRITERS.

Erie, Pa. Organized June 6, 1903.
OFFICERS.—Pres., W. H. Riley; V. Prests., J. F. Brown, C. H. Baumbach; Sec., H. C. Wolford; Treas., J. M. Dickey.
EXECUTIVE COMMITTEE.—J. R. Davis, chairman; C. H. Baumbach, D. J. Bloxham, R. T. Griswold, C. F. Austin.
NEXT ANNUAL MEETING.—Monday, February 10, Y. W. C. A. rooms.

EVANSVILLE ASSOCIATION OF LIFE UNDERWRITERS.

Evansville, Ind. Organized December 28, 1914.
OFFICERS.—Pres., George Ahlering; V. Prests., Hiram J. Adler, D. C. Williams; Sec., Louis B. Levi; Treas., Arthur J. Salm.
EXECUTIVE COMMITTEE.—H. J. Adler, Geo. F. Ahlering, D. C. Williams.
ANNUAL MEETING.—January, 1918, at Evansville, Ind.

FOND DU LAC COUNTY ASSOCIATION OF LIFE UNDERWRITERS.

Fond du Lac, Wis.
OFFICERS.—Pres., S. D. Wyatt; V. Pres., C. L. Handt; Sec., C. E. Atkins; Treas., A. G. Dana.
EXECUTIVE COMMITTEE.—The officers, and William McDermott and E. L. Maloney.
ANNUAL MEETING.—June 4, 1917.
STATED MEETINGS.—Monthly at Association rooms.

FORT DODGE LIFE UNDERWRITERS' ASSOCIATION.

Fort Dodge, Ia.
OFFICERS.—Pres., J. H. Bream; V. Pres., P. D. Smith; Sec., Carl A. Peterson; Treas., S. R. Parker.
NEXT ANNUAL MEETING.—First Saturday in January, 1918, Fort Dodge, Ia.
STATED MEETINGS.—First Saturday in each month.

Local Life Organizations—(Continued)

GRAND RAPIDS ASSOCIATION OF LIFE UNDERWRITERS.

Grand Rapids, Mich.

OFFICERS.—Pres., A. D. Swain; V. Prests., Ira Blossom, Ned Bomers; T. A. Murphy; Sec., R. L. Fuller.

EXECUTIVE COMMITTEE.—J. A. Bassford, F. A. Beers, T. A. Murphy, and officers.

JACKSONVILLE ASSOCIATION OF LIFE UNDERWRITERS.

303 St. James Building, Jacksonville, Fla., Organized June 22, 1914.

OFFICERS.—Pres., William Dickson; V. Pres., Frank P. Dearing; Sec., W. J. Arnett; Treas., Geo. E. Shepherd.

EXECUTIVE COMMITTEE.—O. M. Willslager, M. Graham Darby, J. A. Rudolph,

NEXT ANNUAL MEETING.—February, 1918, second Tuesday, Jacksonville, Fla.

STATED MEETINGS.—Second Tuesday in each month, Banquet Hall, Chamber of Commerce Bldg., Jacksonville, Fla.

LIFE UNDERWRITERS ASSOCIATION OF KANSAS CITY, MO.

234 Railway Exchange Bldg., Kansas City., Mo. Organized October, 1888.

OFFICERS.—Pres., A. P. Osborn; V. Prests., A. D. Bonnefield, Homey McElhane; Sec.-Treas., M. T. Betton.

EXECUTIVE COMMITTEE.—E. S. Villmoare, Chairman; J. S. Barrow, R. J. Lyddane, A. W. Hartstone, C. H. Poindexter.

NEXT ANNUAL MEETING.—Second Monday in October, 1917.

STATED MEETINGS.—Called meetings monthly at Water House.

KNOXVILLE ASSOCIATION OF LIFE UNDERWRITERS.

Knoxville, Tenn. Organized January 24, 1912.

OFFICERS.—Pres., Robert L. Carden; V. Prests., W. L. Ambrose, W. R. Hamilton; Sec.-Treas., George F. Harrison.

EXECUTIVE COMMITTEE.—Herbert W. Hall, T. S. McKinney, J. B. Preston, George P. Chandler, Edwin R. Lutz, together with the officers above named.

NEXT ANNUAL MEETING.—January, 1918.

STATED MEETINGS.—At noon last Saturday in each month.

LA CROSSE ASSOCIATION OF LIFE UNDERWRITERS.

LaCrosse, Wis. Organized December 14, 1915.

OFFICERS.—Pres., L. J. Killian, New York Life; 1st V. Pres., Joseph Martin, Metropolitan; 2nd V. Pres., E. G. Boynton, Mutual Life; Sec., Stanley McDonald; Treas., H. L. Woods, Prudential.

LANSING LIFE UNDERWRITERS' ASSOCIATION.

Lansing, Mich. Organized November 3, 1913.

OFFICERS.—Pres., J. Arthur Pino; V. Pres., A. T. Hagarman; Sec., William James; Treas., S. S. Stauffer.

EXECUTIVE COMMITTEE.—James E. Walker, A. La Flamme, A. T. Hagerman.

NEXT ANNUAL MEETING.—January, 1918.

STATED MEETINGS.—Chamber of Commerce, first Saturday in each month.

BLUE GRASS ASSOCIATION OF LIFE UNDERWRITERS.

Lexington, Ky. Organized March 5, 1915.

OFFICERS.—Pres., Harry Staples; Sec., James B. Donahue.

LIFE UNDERWRITERS' ASSOCIATION OF LIMA.

Lima, O.

OFFICERS.—Pres., O. N. Young; V. Pres., F. A. Trau; Sec.-Treas., Wallace H. King.

EXECUTIVE COMMITTEE.—A. D. Hildreth, H. S. Burke, W. T. Steely.

STATED MEETINGS.—First Monday in each month at Elks Club.

LINCOLN LIFE UNDERWRITERS' ASSOCIATION.

215 Richards Bldg., Lincoln, Neb. Organized February 24, 1906.

OFFICERS.—Pres., A. R. Edninton; V. Pres., Arthur McPherson; Sec., Leon M. Palmer.

EXECUTIVE COMMITTEE.—M. L. Palmer, H. H. Loughridge, A. R. Admiston.

NEXT ANNUAL MEETING.—January 6, 1918, at Lincoln Hotel, Lincoln, Neb.

STATED MEETINGS.—First Saturday of each month.

Local Life Organizations—(Continued)

LITTLE ROCK LIFE UNDERWRITERS' ASSOCIATION.

Little Rock, Ark.

OFFICERS.—Pres., C. G. Price; V. Pres., J. D. Arnold; Sec., H. H. Conley; Treas., Thomas Corey.

EXECUTIVE COMMITTEE.—A. C. Remmell, C. R. Ledbetter, R. C. Bright, H. D. Hart.

LIFE UNDERWRITERS' ASSOCIATION OF LOS ANGELES.

Pacific Mutual Bldg., Los Angeles, Cal. Organized 1903.

OFFICERS.—Pres., Geo. A. Rathbun; V. Prests., W. R. Hoefflin, J. W. Gunter; Sec.-Treas., Spencer S. Cole.

EXECUTIVE COMMITTEE.—James L. Collins, Chairman; Edward L. Eldredge, F. E. McMullen, C. S. Montgomery, W. K. Murphy.

NEXT ANNUAL MEETING.—February 13, 1918, at Los Angeles, Cal.

STATED MEETINGS.—Second Tuesday in each month at Los Angeles.

LOUISVILLE ASSOCIATION OF LIFE UNDERWRITERS.

Louisville, Ky. Organized September 4, 1904.

OFFICERS.—Pres., S. M. Burbank; V. Prests., H. A. Smith, C. H. Hamilton; Sec.-Treas., Chas. T. Watkins.

EXECUTIVE COMMITTEE.—The above officers, and Faree Dennis, G. L. McDonald, H. R. Kendall, W. B. Pace.

NEXT ANNUAL MEETING.—Second Monday, January, 1918.

STATED MEETINGS.—Every second Monday of the month.

MACON LIFE UNDERWRITERS' ASSOCIATION.

Macon, Ga.

OFFICERS.—Pres., G. A. Rankin; Sec.-Treas., W. G. Robarts.

EXECUTIVE COMMITTEE.—W. P. Wheeler, O. P. Beall, T. S. Lowry, Jr.

MADISON LIFE INSURANCE AGENTS' ASSOCIATION.

Madison, Wis. Organized December, 1914.

OFFICERS.—Pres., R. C. Stephenson; V. Prests., H. S. Stafford, P. C. Rodacker; Sec., A. P. Gasser; Treas., Harry Park.

MEMPHIS LIFE UNDERWRITERS' ASSOCIATION.

Memphis, Tenn.

OFFICERS.—Pres., Gordon M. Anderson; V. Pres., W. Gordon Erskine; Sec., Joe M. Smith; Treas., James W. McKinney.

MILWAUKEE ASSOCIATION OF LIFE UNDERWRITERS.

OFFICERS.—Pres., Bruce Whitney; V. Prests., I. J. Dahle, W. K. Murphy; Sec., G. T. Vermillion; Treas., H. P. Gordon.

MINNEAPOLIS ASSOCIATION OF LIFE UNDERWRITERS.

1134 First Nat'l-Soo Line Building, Minneapolis, Minn.

OFFICERS.—Pres., H. T. Miller; V. Pres., A. M. Packer; Sec., R. G. Burgess; Treas., C. N. Patterson.

EXECUTIVE COMMITTEE.—J. W. Godwin, J. F. Branton, E. P. Kelly.

NEXT ANNUAL MEETING.—Last Saturday in January, 1918.

STATED MEETINGS.—Last Saturday in each month.

MOBILE LIFE UNDERWRITERS' ASSOCIATION.

Mobile, Ala. Organized June 1, 1913.

OFFICERS.—Pres., Chas. M. Erdman; Sec., E. C. Bodman.

MONTGOMERY LIFE UNDERWRITERS' ASSOCIATION.

Montgomery, Ala. Organized 1906.

OFFICERS.—Pres., John W. Terry; Sec., Floyd B. Powell, 715 Bell Bldg., Montgomery, Ala.

NASHVILLE ASSOCIATION OF LIFE UNDERWRITERS.

Nashville, Tenn. Organized March 7, 1911.

OFFICERS.—Pres., L. J. Loventhal; V. Pres., D. G. Brandon; Sec.-Treas., R. C. Webster, 615 Stahlman Bldg., Nashville, Tenn.

Local Life Organizations—(Continued)

EXECUTIVE COMMITTEE.—L. J. Loventhal, D. G. Brandon, R. C. Webster, H. B. Alexander, C. C. Dabney.
STATED MEETINGS.—Monthly luncheons.

LIFE UNDERWRITERS' ASSOCIATION OF NEW YORK.
OFFICERS.—Pres., William F. Atkinson; First V. Pres., Sheppard Homans; Second V. Pres., Richard W. Goslin; Third V. Pres., Charles B. Knight; Sec.-Treas., Sigourney Mellor.
EXECUTIVE COMMITTEE.—Orra S. Rogers, Chairman; S. S. Voshell, Robert L. Jonts, Leroy Bowers, Max Reinboth and George A. Smith.

NORFOLK-TIDEWATER LIFE UNDERWRITERS' ASSOCIATION.
730 Royster Bldg., Norfolk, Va. Organized May 20, 1909.
OFFICERS.—Pres., T. Jenner Smither; Sec., R. E. Williams.

PEORIA LIFE UNDERWRITERS' ASSOCIATION.
Peoria, Ill.
OFFICERS.—Pres., Lynn F. Tracy; V. Pres., Frank T. Kuhl; Sec., Arthur H. Challis; Treas., D. H. F. Pottker.
EXECUTIVE COMMITTEE.—Henry O. Pattison, Chairman; Samuel C. Rosenberg, Albert H. Kahler, Chas. R. O'Brien and C. William Johnson.

PHILADELPHIA ASSOCIATION OF LIFE UNDERWRITERS.
Organized December 15, 1887.
OFFICERS.—Pres., T. L. Fansler; V. Prests., J. W. Clegg, L. F. Paret, Arthur D. Murphy; Sec., T. M. Scott; Treas., Clarence A. Wray.
EXECUTIVE COMMITTEE.—M. B. Wilmer, E. C. Winburn, J. M. Darby, J. C. Staples, E. D. Oakford, H. K. Read, W. R. Robinson, W. A. Smalley, Harold Pierce, C. A. Foehl, C. M. Hunsicker.
NEXT ANNUAL MEETING.—Third Thursday of January, 1918.
STATED MEETINGS.—Third Thursdays of March, May, September and November, at the Adelphia Hotel.

PITTSBURGH LIFE UNDERWRITERS' ASSOCIATION.
216 Frick Building, Pittsburgh, Pa.
OFFICERS.—Pres., G. W. Ryan; V. Prests., William J. Cotton, J. C. Campbell; Sec., A. E. Patterson; Treas., P. F. Airhart.
EXECUTIVE COMMITTEE.—W. M. Wood, Chairman; Jas. C. Biggert, T. J. Danner, W. M. Furey, Chas. K. Brust, Wm M. Duff, R. S. Goldsbury, E. R. Putnam, G. C. Wells, A. S. E. Kinsley.
NEXT ANNUAL MEETING.—January, 1918.
STATED MEETINGS.—First Monday in each month, except July, August and September.

PUGET SOUND LIFE UNDERWRITERS' ASSOCIATION.
OFFICERS.—Pres., P. B. Duren; V. Prests., J. L. Greenwell, W. H. Silliman; Sec., M. L. Baker; Treas., Harry Callahan.

LIFE UNDERWRITERS' ASSOCIATION OF RICHMOND, VA.
OFFICERS.—Pres., A. O. Swink; V. Prests., G. W. Diggs, J. C. Bristow; Sec., T. F. Witt; Treas., L. D. Warren.
EXECUTIVE COMMITTEE.—S. B. Love, Chairman; D. R. Midyette, Neil D. Sills and officers.

ROANOKE ASSOCIATION OF LIFE UNDERWRITERS.
OFFICERS.—Pres., Brooks Marmon; Sec., J. W. J. Goff, Terry Bldg., Roanoke, Va.

LIFE UNDERWRITERS' ASSOCIATION OF ROCHESTER.
804 Granite Building, Rochester, N. Y. Organized April 2, 1904.
OFFICERS.—Pres., W. Sam Weaver; V. Prests., E. C. MacDowell, Warren S. Parks; Sec., B. S. Johnson; Treas., C. L. Harmon.
EXECUTIVE COMMITTEE.—O. H. Shepard, W. P. Howard, E. B. Nell, H. T. Tinney, A. E. Bridgen.
NEXT ANNUAL MEETING.—January, 1918.
STATED MEETINGS.—Second Saturday of each month except June, July and August.

Local Life Organizations—(Continued)

LIFE UNDERWRITERS' ASSOCIATION OF ROCKFORD.

Rockford, Ill.
OFFICERS.—Pres., J. V. Smith; V. Prests., J. H. Thompson, C. A. Wetzel; Treas., R. A. Turney; Sec., Miss Theresa E. Zack.

SACRAMENTO LIFE UNDERWRITERS' ASSOCIATION.

Hotel Sacramento, Sacramento, Cal.
OFFICERS.—Pres., Benton Maret; V. Pres., H. A. Binder; Sec.-Treas., Ed Shoemaker.
EXECUTIVE COMMITTEE.—James Kean, W. B. Bruciter.
STATED MEETINGS.—First Wednesday each month.

LIFE UNDERWRITERS' ASSOCIATION OF SAN DIEGO.

San Diego, Cal.
OFFICERS.—Pres., T. C. Furlong; Sec., W. McClelland.

LIFE UNDERWRITERS' ASSOCIATION OF SAN FRANCISCO.

OFFICERS.—Pres., George Leisander; V. Pres., Seth B. Thompson; Sec.-Treas., Guy C. MacDonald; Treas., Walter C. Palmer.
EXECUTIVE COMMITTEE.—Officers, and Russell B. Field, Walter E. Webb, E. J. Thomas, H. H. Ellis, A. F. Chipron, Peter Murman.

DESERET ASSOCIATION OF LIFE UNDERWRITERS.

606 Vermont Building, Salt Lake City. Organized July, 1914.
OFFICERS.—Pres., John D. Spencer; V. Prests., Frank Mozley, J. J. Kelly; Sec., Ralph G. Harvey; Treas., J. B. Smith.
EXECUTIVE COMMITTEE.—E. J. Rohrbach, Chairman; E. T. Ralph, E. Fredrickson, F. R. Slater and F. H. Harmon.
NEXT ANNUAL MEETING.—Third Saturday in March, at Salt Lake City, Utah.
STATED MEETINGS.—Quarterly at Salt Lake City.

SANTA ROSA LIFE UNDERWRITERS' ASSOCIATION.

Santa Rosa, Calif.
OFFICERS.—Pres., T. J. Proctor; Sec.-Treas., Jay Bower.

LIFE UNDERWRITERS' ASSOCIATION OF SAVANNAH.

Savannah, Ga. Organized February 17, 1906.
OFFICERS.—Pres., R. Larcomb Schley; V. Prests., Moses Dryfus, Andrew McC. Doyle; Sec.-Treas., W. C. Gilbert, Jr.
EXECUTIVE COMMITTEE.—William J. Harty, Chairman; E. Hamilton O'Connor, Edward S. Stoddard, O. E. Stewart, Aaron Ferst.
NEXT ANNUAL MEETING.—First Tuesday in January.
STATED MEETINGS.—First Tuesday in January, March, May, September and November.

LIFE UNDERWRITERS' ASSOCIATION OF SCRANTON.

Scranton, Pa.
OFFICERS.—Pres., Walter S. Buck; V. Prests., James James, H. J. Schubert; Sec., James D. James; Treas., T. J. McGuire.

SOUTH BEND LIFE UNDERWRITERS' ASSOCIATION.

South Bend, Ind.
OFFICERS.—Pres., Edward A. Schafer; Sec., Joseph H. Brink.

LIFE UNDERWRITERS' ASSOCIATION OF SPOKANE.

OFFICERS.—Pres., John A. Reinhardt; V. Pres., R. J. Sissca; Sec., T. F. Rhoden; Treas., H. G. West.

LIFE UNDERWRITERS' ASSOCIATION OF SPRINGFIELD.

Springfield, Mo. Organized March, 1912.
OFFICERS.—Pres., Frank P. McAtee; V. Pres., J. Fred Ellis; Sec., James Case; Treas., Joseph Gaylor.
EXECUTIVE COMMITTEE.—Frank P. McAtee, J. Fred Ellis, James Case, Joseph Gaylor, M. A. Nelson and W. A. Banks.
NEXT ANNUAL MEETING.—First Saturday in March, 1918.
STATED MEETINGS.—First Saturday in each month.

Local Life Organizations—(Continued)

LIFE UNDERWRITERS' ASSOCIATION OF ST. LOUIS.

705 La Salle Building, St. Louis, Mo.
OFFICERS.—Pres., H. R. Davis; Treas., Geo. Barnes.
EXECUTIVE COMMITTEE.—Geo. Black, Chairman; Geo. L. Dyer, F. B. Patten,
J. W. Estes, F. N. Cheney.
NEXT ANNUAL MEETING.—Probably second Tuesday in October.

LIFE UNDERWRITERS' ASSOCIATION OF SYRACUSE, N. Y.

607 University Bld., Syracuse, N. Y. Organized November 19, 1904.
OFFICERS.—Pres., George A. Burnap; V. Prests., George D. Petrie, Edw. S. Gay-
lord; Sec., Henry E. Johnson.
EXECUTIVE COMMITTEE.—Henry Phillips, Chairman; H. B. Husted, K. A.
Luther, F. E. Rust, H. E. Johnson, F. B. Northrup.
NEXT ANNUAL MEETING.—January, 1918.
STATED MEETINGS.—Third Saturday in each month, October to June inclusive.

TACOMA, WASH. LIFE UNDERWRITERS.

Tacoma, Wash. Organized December 23, 1912.
OFFICERS.—Pres., Frank A. Neyhart; V. Prests., A. R. Yantis, F. T. Hale; Sec.,
H. B. Eckert; Treas., L. A. Biggle.
NEXT ANNUAL MEETING.—March 27, 1918, Olympus Hotel.

TOLEDO ASSOCIATION OF LIFE UNDERWRITERS.

Toledo, O.
OFFICERS.—Pres., J. E. Alvord; V. Pres., D. A. Leonard; Sec.-Treas., R. L.
Donaldson.

TOPEKA ASSOCIATION OF LIFE UNDERWRITERS.

Topeka, Kan. Organized November 11, 1907.
OFFICERS.—Pres., Charles A. Moore; Sec., J. E. Spalding, Columbian Bldg., Topeka,
Kan.

LIFE UNDERWRITERS' ASSOCIATION OF UTICA.

Utica, N. Y. Organized February 1, 1911.
OFFICERS.—Pres., Leicester D. Klovs; Sec., Geo. N. Pike, 9 Mann Bldg., Utica,
N. Y.

DISTRICT OF COLUMBIA LIFE UNDERWRITERS' ASSOCIATION.

519 Southern Building, Washington, D. C. Organized 1910.
OFFICERS.—Pres., Orville B. Brown; Sec., Eugene G. Adams.

WICHITA LIFE UNDERWRITERS' ASSOCIATION.

Wichita, Kans. Organized March 26, 1913.
OFFICERS.—Pres., H. E. Mayer; V. Pres., E. L. Seamans; Sec.-Treas., Roy J.
Hennings.
EXECUTIVE COMMITTEE.—P. M. Anderson, Bruce Griffith, Oscar L. Hill,
Edwin P. Vanderburg.
STATED MEETINGS.—First Saturday evening in each month.

WEST BRANCH ASSOCIATION OF LIFE UNDERWRITERS.

Williamsport, Pa.
OFFICERS.—Pres., Jas. F. Collyer; Sec., Charles E. Levering.

YOUNGSTOWN LIFE UNDERWRITERS' ASSOCIATION.

Youngstown, O. Organized September 7, 1911.
OFFICERS.—Pres., Sam Hawkins; Sec., H. W. Trout.

ZANESVILLE LIFE UNDERWRITERS' ASSOCIATION.

45 N. Fourth street, Zanesville, O. Organized January, 1915.
OFFICERS.—Pres., J. P. Sherer; V. Pres., M. G. Calhoun; Sec.-Treas., C. L. Hay-
don.
EXECUTIVE COMMITTEE.—H. E. Anderson, W. S. Domer, K. E. Stamp.
NEXT ANNUAL MEETING.—January, 1918, at Zanesville, Ohio.
STATED MEETINGS.—Last Tuesday of each month.

NATIONAL CASUALTY AND MISCELLANEOUS ORGANIZATIONS

ARRANGED ALPHABETICALLY

ALLIANCE AGAINST ACCIDENT FRAUD.

21 Park Row, New York City. Organized January 17, 1906.

OFFICERS.—Pres., Charles E. Chalmers, Gen. Atty., Second Ave. R. R.; V. Pres., C. W. Rogers, Claim Agent, N. Y. Telephone Co.; Sec., Frank L. Arnold; Treas., Frank D. Edmunds.

DIRECTORS.—George M. Curtis, Asst. Corp. Counsel; O. D. Parker, Commercial Casualty Co.; R. B. Kay, Hudson & Manhattan R. R.; George J. Stone, Fidelity & Deposit; H. S. Recknagel, Fidelity & Casualty Co.; J. Q. Quackenbush, Interboro Rapid Transit Co.

NEXT ANNUAL MEETING.—Third Wednesday in January.

STATED MEETINGS.—Quarterly meetings and dinner.

THE AMERICAN MUSEUM OF SAFETY.

(Prevention of Accidents.)

14-18 West 24th street, New York City.

OFFICERS.—Pres., Arthur Williams; V. Prests., Hon. Jos. H. Choate, Hon. E. H. Gary, Prof. F. R. Hutton, Dr. G. F. Kunz, E. S. Lott, T. C. Martin, Dr. W. H. Nichols and B. B. Thayer; Sec., William J. Moran; Director, Arthur H. Young; Treas., James Speyer.

The American Museum of Safety was organized and is maintained for the prevention of accidents, the elimination or lessening of occupational diseases, and the promotion of industrial welfare through health, efficiency and co-operation. A trained staff of investigators supplies information to members and to the public. Plans and suggestions may always be obtained from the Museum for starting safety work, organizing safety committees or arranging for lectures illustrated with photographs and lantern slides. The Museum is open daily from 9 a. m. to 5 p. m. except Sundays and is free to the public. By special arrangements, it may be kept open from time to time for evening visits by technical societies, superintendents, foremen, inspectors and bodies of educators, students and workmen.

AUTOMOBILE UNDERWRITERS' CONFERENCE.

(See *National Automobile Underwriters Conference, Fire Organizations, General.*)

BUREAU OF PERSONAL ACCIDENT AND HEALTH UNDERWRITERS.

OFFICERS.—Sec.-Treas., F. Robertson Jones, 80 Maiden Lane, New York, N. Y.

GOVERNING COMMITTEE.—Chairman, William Brosmith, Counsel The Travelers Insurance Co., 700 Main street, Hartford, Conn.; Aetna Life, Maryland Casualty, Continental Casualty, General Accident, Fire & Life, National Casualty, Columbia National Life, Globe Indemnity, Royal Indemnity.

MEMBERS.

Aetna Life, Columbian National Life, Connecticut General Life, Continental Casualty, Employers' Liability, Fidelity & Casualty, Frankfort General, General Accident, Fire & Life, Guardian Casualty, Globe Indemnity, Hartford Accident, London Guarantee & Accident, Maryland Casualty, Merchants' and Employers', Guarantee & Accident of Montreal, National Casualty, New Amsterdam, North American Accident, Pacific Mutual Life, Preferred Accident, Royal Indemnity, Travelers, U. S. Casualty, U. S. Fidelity & Guaranty, Zurich.

BURGLARY INSURANCE UNDERWRITERS' ASSOCIATION.

80 Maiden Lane, New York City. Organized 1904.

OFFICERS.—Pres., Rawdon W. Myers; V. Prests., William P. Learned, Arthur L. Amos; Sec., Samuel B. Brewster; Treas., E. B. Anderson.

BUREAU COMMITTEE.—J. A. Kenny, Chairman; H. W. Cluff, E. G. Bogart.

NEXT ANNUAL MEETING.—May, 1917, New York City.

STATED MEETINGS.—At the call of the President.

MEMBERS.

Aetna Acc. & Liab. Co., American Casualty Co., Interstate Casualty Co., Ala.; Continental Cas. Co., Employers' Liab. Assur. Corp., Fidelity and Casualty Co., Fidelity and Deposit Co., Frankfort General Ins. Co., General Acc. Assur. Corp., Georgia Cas. Co., Globe Indemnity Co., Great Eastern Cas. Co., Guardian Cas. & Guar. Co., Hartford Acc. & Indem. Co., London Guar. & Acc. Co., London & Lancashire Indemnity Co., Maryland Cas. Co., Mass.; Bldg. & Ins. Co., Metropolitan Cas., N. Y.; National Surety Co., New Amsterdam Cas. Co., New Jersey Fid. & P. G. Ins. Co., Ocean Acc. & Guar. Corp., Ltd., Preferred Acc. Ins. Co., Prudential Cas. Co., Royal Indem. Co., Travelers' Indemnity Co., United States Cas. Co., U. S. Fidelity & Guaranty, Baltimore, Md.

CANADIAN ASSOCIATION OF AUTOMOBILE UNDERWRITERS.

(See Fire Organizations, General.)

CASUALTY ACTUARIAL AND STATISTICAL SOCIETY.

92 Liberty street, New York. Organized November, 1914.

OFFICERS.—Pres., James D. Craig; V. Prests., J. H. Woodward, H. E. Ryan; Sec.-Treas., C. E. Scattergood, assistant secretary, Fidelity & Casualty; Librarian, Dr. Louis I. Dublin; Editor, Richard Fondiller.

THE COUNCIL.—E. H. Downey, George D. Moore, John M. Laird, S. H. Wolfe, I. M. Rubinow, A. H. Mowbray, B. D. Flynn.

CHARTER MEMBERS.—W. C. Archer, W. M. Amerine, F. S. Baldwin, Roland Benjamin, S. Bruce Black, William Breiby, Richard Brodin, George B. Buck, W. A. Budlong, E. E. Cammack, R. V. Carpenter, Charles T. Conway, J. A. Copeland, W. G. Cowles, A. H. Craig, J. D. Craig, J. M. Craig, Thomas F. Daly, Samuel Davis, A. B. Dawson, M. M. Dawson, E. H. Dearth, E. C. De Kay, E. H. Downey, L. I. Dublin, Lester Egbert, S. Epstein, David P. Fackler, E. B. Fackler, E. S. Fallow, Henry Farrer, F. M. Fitch, B. D. Flynn, Charles S. Forbes, C. H. Franklin, Harry Furze, Theo. E. Gaty, E. S. Goodwin, W. H. Gould, W. J. Graham, R. E. Grandfield, W. W. Greene, R. C. L. Hamilton, H. P. Hammond, C. M. Hansen, R. J. Hillas, R. J. Hoage, F. L. Hoffman, Charles Hughes, B. A. Hunt, Arthur Hunter, W. I. King, Edwin W. Kopf, Frank E. Law, J. R. Leal, William Leslie, D. G. Luckett, W. N. Magoun, W. B. Marsh, G. F. Michelbacher, David Miller, S. Milligan, J. F. Michell, George D. Moore, W. S. Moore, James Morrison, A. H. Mowbray, Henry Muir, F. R. Mullaney, C. L. Newmiller, L. A. Nicholas, E. Oliners, R. K. Orr, Stanley L. Otis, J. I. Pallay, C. H. Remington, C. E. Reiter, I. M. Rubinow, H. E. Ryan, A. F. Saxton, C. E. Scattergood, E. Scheitlin, Leon S. Senior, J. W. Smiley, R. J. Sullivan, J. S. Thompson, John L. Train, A. W. Whitney, L. J. Wolfe, S. H. Wolfe, J. H. Woodward, William Young.

NEXT ANNUAL MEETING.—October, 1917.

STATED MEETINGS.—Usually three to seven per year, at times and places decided by officers and council.

EMPLOYERS' MUTUAL CASUALTY FEDERATION OF AMERICA.

175 West Jackson Boulevard, Chicago, Ill. Organized October, 1912.

OFFICERS.—Pres., Joseph C. Adderly; V. Prests., W. S. Bucklin, R. M. Ferguson, H. R. Mitchell; Sec.-Treas., George L. Mallery.

EXECUTIVE COMMITTEE.—James S. Kemper, George L. Mallery, H. J. Hagge, J. A. Eddy, Merwin K. Hart, Chas. T. Conway, Chas. E. Hodges, J. C. Adderly, P. W. A. Fitzsimmons.

STATED MEETINGS.—Quarterly at New York and Chicago.

MEMBERS.

American Mutual, New York, N. Y.; American Mutual Liability, Boston; American Mutual Liability (Western Dept.), Chicago, Ill.; Bakers' Mutual, New York; Ben Franklin Mutual Casualty, Chicago, Ill.; Builders' and Manufacturers' Mutual, Chicago, Ill.; Building Contractors' Limited Mutual Liability, Milwaukee; Brewers' Mutual Indemnity, New York; Central and Western New York Brewers' and Malsters' Mutual, Albany, N. Y.; Clothing Contractors' Mutual Compensation, Brooklyn, N. Y.; Contractors' Mutual Liability, Boston, Mass.; Contractors' Mutual Insurance Corporation, New York, N. Y.; Employers' Mutual Casualty Association of Iowa, Des Moines; Employers' Mutual Casualty, Omaha, Neb.; Employers' Mutual, New York, N. Y.; Employers' Mutual Liability, Wausau, Wis.; Exchange Mutual Indemnity, Buffalo, N. Y.; Exchange Mutual Indemnity, Kansas City, Mo.; First Mutual Liability of N. Y., New York, N. Y.; Furniture Mutual, Grand Rapids, Mich.; Illinois Coal Operators' Mutual Employers' Liability, Chicago, Ill.; Industrial Mutual Liability Insurance Association, New York; Knickerbocker Mutual Liability, New York; Lumber Mutual Casualty of N. Y., New York; Lumbermen's Mutual Casualty, Chicago; Manufacturing Jewelers' Mutual Casualty of New Jersey, Newark, N. J.; Manufacturers' Mutual Compensation, New York; Massachusetts Employers' Insurance Association, Boston, Mass.; Master Plumbers' Limited Mutual Liability, Milwaukee, Wis.; Metropolitan Mutual Building Trades, New York; Michigan Workmen's Compensation Mutual, Detroit, Mich.; Millers' Mutual Casualty, Chicago, Ill.; Minnesota Employers' Mutual Liability, Minneapolis, Minn.; Mutual Boiler, Boston, Mass.; Mutual Payment Compensation, New York; National Mutual, New York; Nebraska Manufacturers' Casualty Association, Lincoln, Neb.; New York Printers' and Bookbinders' Mutual, New York; Security Mutual Casualty, Chicago, Ill.; Texas Employers' Insurance Association, Austin, Tex.; Utica Mutual Compensation Insurance Corporation, Utica, N. Y.; Utilities Mutual, New York, N. Y.; Western Automobile Indemnity Association, Fort Scott, Kan.; Wisconsin Hardware Limited Mutual Liability, Stevens Point, Wis.; Workmen's Compensation Mutual Liability, Milwaukee, Wis.

National Casualty and Miscellaneous Organizations—(Continued)

HEALTH AND ACCIDENT UNDERWRITERS' CONFERENCE.

Organized October, 1914.

(Merger of the Detroit Conference, American Association of Accident Underwriters and National Mutual Union.)

OBJECTS AND PURPOSES.—To promote good will and harmony between members; to devise measures for the protection of their common interests; and to advance the general interests of health and accident underwriting.

OFFICERS.—Pres., A. E. Forrest, vice president, North American Accident Insurance Co., Chicago, Ill.; First V. Pres., W. T. Grant, secretary, Business Men's Accident Insurance Co., Kansas City, Mo.; Second V. Pres., C. A. Craig, president National Life and Accident Insurance Co., Nashville, Tenn.; Sec., Thomas H. Darling, secretary, Great Eastern Casualty Co., New York, N. Y.; Treas., C. H. Brackett, president Hoosier Casualty Co., Indianapolis, Ind.

EXECUTIVE COMMITTEE.—Chairman, F. L. Miner, president Bankers' Accident Insurance Co., Des Moines, Iowa; W. R. Sanders, secretary and general manager, American Liability Co., Cincinnati, Ohio; S. W. Munsell, secretary Masonic Mutual Accident Co., Springfield, Mass.; C. H. Boyer, manager Casualty Department, National Life Insurance Co. of the U. S. A., Chicago, Ill.; Frank H. Goodman, president, Home Accident and Health Insurance Co., South Bend, Ind.; R. Perry Shorts, vice president, Massachusetts Bonding and Insurance Co., Boston, Mass.

MEMBERS.

American Bankers, Chicago; American Casualty, Reading; American Insurance Union, Columbus; American Liability, Cincinnati; Bankers Accident, Des Moines; Bankers Accident, E. St. Louis; Bankers Mutual Casualty, Minneapolis; Business Men's Accident, Des Moines; Business Men's Accident, Kansas City; Central Business Men's Association, Chicago; Columbia Life, Cincinnati; Columbian Protective Association, Binghamton; Columbus Mutual Life, Columbus; Commercial Travelers' Life & Accident, Cleveland; Consolidated Casualty, Louisville; Continental Beneficial, Philadelphia; Equitable Accident, Boston; Federal Casualty, Detroit; Fidelity Health & Accident, Benton Harbor; Fort Wayne Mercantile Accident, Fort Wayne; Fraternal Protective, Boston; Fraternities Health & Accident, Richmond; General Accident F. & L. Assurance, New York; Globe Indemnity, Columbus; Great Eastern Casualty, New York; Great Western Accident, Des Moines; Home Accident & Health, South Bend; Home Beneficial, Philadelphia; Home Casualty, Omaha; Hoosier Casualty, Indianapolis; Illinois Benefit, Peoria; Illinois Commercial Men's Association, Chicago; Inter-Ocean Life & Casualty, Springfield; Interstate Business Men's Accident, Des Moines; Interstate Life & Accident, Chattanooga; Iowa State Traveling Men's Association, Des Moines; Kansas Casualty & Surety, Wichita; Kansas City Casualty, Kansas City; Lincoln Accident, Lincoln; Masonic Mutual Accident, Springfield; Massachusetts Accident, Boston; Massachusetts Bonding, Boston; Merchants' Life & Casualty, Minneapolis; Michigan Casualty, Saginaw; Midland Casualty, Green Bay; Mutual Benefit Health & Accident, Omaha; National Life & Accident, Nashville; National Life Insurance Co. of the U. S. A., Chicago; National Masonic Provident, Mansfield; National Relief Assurance, Philadelphia; North American Accident, Chicago; North American Life & Casualty, Minneapolis; Occidental Life, Los Angeles; Ohio State Life, Columbus; Old Line Life, Milwaukee; Peoples Health & Accident, Grand Rapids; Pacific Mutual Life, Los Angeles; Pioneer, Lincoln; Provident Life & Casualty, Charleston; Prudential Casualty, Indianapolis; Sick & Accident Association, Toledo; Southern Mutual Aid, Birmingham; Southern Surety, St. Louis; Standard Life, Pittsburgh; St. Lawrence Life Association, New York; Time Insurance Company, Milwaukee; Transylvania Casualty, Louisville; Travelers Health Association, Omaha; Union Accident, Lincoln; Union Casualty, Detroit; United States Indemnity, Boston; Vermont Accident, Rutland; Wayne Health & Accident, Ft. Wayne; Western Indemnity, Dallas; Wisconsin National Life, Oshkosh; Woodmen's Accident Lincoln; World Accident, Omaha; World Casualty, Chicago.

ASSOCIATE MEMBER.—J. J. Watson, Agency Mgr. American Indemnity Co., Galveston, Tex.

HONORARY MEMBERS.—Bayard P. Holmes, New York; F. L. Sward, Detroit; Dec A. Stoker, Chicago.

NEXT SEMI-ANNUAL MEETING.—August 22, 23, 24, Cedar Point, Ohio.

INTERNATIONAL ASSOCIATION OF CASUALTY AND SURETY UNDERWRITERS.

Organized October, 1911.

OFFICERS.—Pres., J. Scofield Rowe, vice president, Aetna Life Insurance Co., Hartford, Conn.; V. Prests., I. Personal Accident and Health (Stock Companies), William BroSmith, general counsel, The Travelers Insurance Co., Hartford, Conn.; II. Personal Accident and Health (Mutual and Assessment Companies), M. W. Van Auken, general counsel, The Commercial Travelers Mutual Accident Association of America, Utica, N. Y.; III. Fidelity, Guaranty and Surety, William M. Tomlins, Jr., vice president, American Surety Co., New York, N. Y.; IV. Liability (including Automobiles and Teams), Albert W. Whitney, general manager, National Workmen's Compensation

National Casualty and Miscellaneous Organizations—(Continued)

Service Bureau New York, N. Y.; V. Plate Glass, Major A. White, president, New York Plate Glass Insurance Co., New York, N. Y.; VI. Burglary, William J. Gardner, manager, The Ocean Accident and Guarantee Corporation, Ltd., New York, N. Y.; VII. Steam Boiler and Fly-Wheel, W. R. C. Corson, assistant secretary, Hartford Steam Boiler Inspection and Insurance Co., Hartford, Conn.; Sec., F. Robertson Jones, secretary-treasurer, Workmen's Compensation Publicity Bureau, New York, N. Y.; Treas., George E. Taylor, 59 John street, New York, N. Y.; Librarian, F. Robertson Jones, secretary-treasurer, Workmen's Compensation Publicity Bureau, New York, N. Y.

EXECUTIVE COMMITTEE.—Chairman, Charles H. Holland, vice president and general manager, Royal Indemnity Co., New York, N. Y.; William G. Curtis, president, National Casualty Co., Detroit Mich.; A. Duncan Reid secretary and general manager, Globe Indemnity Co., New York, N. Y.; Norman R. Moray, vice president and general manager, Hartford Accident and Indemnity Co., Hartford, Conn.; Frederick Richardson, U. S. manager, General Accident, Fire and Life Assurance Corporation, Ltd., Philadelphia, Pa.; J. Scofield Rowe, Ex-Officio, president of the Association; H. G. B. Alexander, Ex-Officio, former president of the Association; William BroSmith, Ex-Officio, vice president of the Association; M. W. Van Auken, Ex-Officio, vice president of the Association; William M. Tomlins, Jr., Ex-Officio, vice president of the Association; Albert W. Whitney Ex-Officio, vice president of the Association; Major A. White, Ex-Officio, vice president of the Association; William J. Gardner, Ex-Officio, vice president of the Association; W. R. C. Corson, Ex-Officio, vice president of the Association; F. Robertson Jones, Ex-Officio, secretary of the Association; George E. Taylor, Ex-Officio, treasurer of the Association.

NEXT ANNUAL MEETING.—September 19, 1917.

MEMBERS.

Ætna Accident & Liability, Hartford, Conn.; Ætna Life, Hartford, Conn.; American Casualty, Reading, Pa.; American Surety; Business Men's Accident, Kansas City, Mo.; Casualty Company of America, New York; Chicago Bonding and Surety, Chicago, Ill.; Columbian National, Boston, Mass.; Commercial Casualty, Newark, N. J.; Commercial Travelers Eastern Accident, Boston, Mass.; Commercial Travelers Mutual Accident, Utica, N. Y.; Connecticut General Life, Hartford, Conn.; Continental Casualty, Chicago, Ill.; The Dominion Gresham Guarantee & Casualty, Montreal, Canada; The Employers' Liability, London, Eng. (United States Branch, Boston, Mass.); The Equitable Accident, Boston, Mass.; European Accident, London, Eng. (United States Branch, New York, N. Y.); Fidelity & Deposit, Maryland, Baltimore, Md.; The Frankfort General, Frankfurt, Germany (United States Branch, New York, N. Y.); General Accident, Perth, Scotland (United States Branch, New York, N. Y.); Globe Indemnity, New York, N. Y.; The Globe Indemnity of Canada, Montreal, Canada; Hartford Accident & Indemnity, Hartford, Conn.; Hartford Steam Boiler Inspection & Insurance Company, Hartford, Conn.; The Imperial Guarantee & Accident, Toronto, Canada; Inter-State Business Men's, Des Moines, Iowa; The Law, Union & Rock, Ltd., London, England (Canadian Branch; Lon. and Lanc. Indemnity, New York, N. Y.; London Guar. & Accident; The Loyal Protective, Boston, Mass.; Maryland Casualty, Baltimore, Md.; Massachusetts Accident, Boston, Mass.; Massachusetts Bonding & Insurance, Boston, Mass.; The Metropolitan Casualty, New York, N. Y.; Munich Re-Insurance, Munich, Germany; National Casualty, Detroit, Mich.; National Surety, New York, N. Y.; New Amsterdam Casualty, New York, N. Y.; New Jersey Fidelity & Plate Glass, Newark, N. J.; The New York Plate Glass, New York, N. Y.; The North American Accident, Chicago, Ill.; The Ocean Accident and Guarantee, London, Eng. (United States Branch, New York, N. Y.); The Pacific Mutual Life, Los Angeles, Cal.; Prudential Casualty, Indianapolis, Ind.; Royal Indemnity, New York; Southern Surety, St. Louis, Mo.; Southwestern Surety, Denison, Texas; The Travelers, Hartford, Conn.; Western Travelers Accident, Omaha, Neb.; Zurich (U. S. Branch, Chicago).

INDIVIDUAL MEMBERS.

Joseph Froggatt, President, Joseph Froggatt & Co., Inc., 149 Broadway, New York, N. Y.; W. H. Gould, Secretary-Actuary, Joseph Froggatt & Co., Inc., 149 Broadway, New York, N. Y.; Edward Griffith, of E. E. Clapp & Company, 90 William street, New York, N. Y.; Bayard P. Holmes, The Hooper-Holmes Bureau, 80 Maiden Lane, New York, N. Y.; F. Robertson Jones, Secretary-Treasurer, Workmen's Compensation Publicity Bureau, 80 Maiden Lane, New York, N. Y.; Dr. W. Edward Magruder, President, National Investigation Bureau, Inc., Baltimore, Md.; Rutherford H. Towner, The Towner Rating Bureau, 62 William street, New York, N. Y.

HONORARY MEMBERS.

James V. Barry, Assistant Secretary, Metropolitan Life Insurance Co., New York, N. Y.; Albert W. Whitney, General Manager, Workmen's Compensation Service Bureau, 18 East Forty-first street, New York, N. Y.

INTERNATIONAL ASSOCIATION OF INDUSTRIAL ACCIDENT BOARDS AND COMMISSIONS.

Lansing, Mich. Organized April, 1914.

National Casualty and Miscellaneous Organizations—(Continued)

OFFICERS.—Pres., Dudley M. Holman, Mass.; V. Pres., Fred W. Wilcox, Wis.; Sec.-Treas., Dr. Royal M. Meeker, Washington, D. C.

NEXT ANNUAL MEETING.—Third week in August, 1917, Boston, Mass.

INTERNATIONAL CLAIM ASSOCIATION.

OFFICERS.—Pres., David N. Case, chief adjuster of the Travelers Insurance Co. of Hartford, Conn.; V. Pres., W. T. Grant, secretary of Business Men's Accident Association, Kansas City, Mo.; Sec., Harvey H. Shomo, secretary of American Casualty Co., Reading, Pa.; Treas., F. LeRoy Templeman, manager of Accident and Health Department, Maryland Casualty Co., Baltimore, Md.; Librarian, Bayard P. Holmes, president and general manager of Hooper-Holmes Bureau, New York City, N. Y.

EXECUTIVE COMMITTEE.—Dr. W. L. Gahagan, Chairman; F. D. Harsh, M. Barratt Walker, W. R. Freethy, J. J. Dorn.

ANNUAL MEETING.—Fall of 1917.

NATIONAL ASSOCIATION OF CASUALTY AND SURETY AGENTS.

Organized 1913.

OFFICERS.—Pres., J. A. Morrison, Chicago; V. Pres., George A. Gilbert, Chicago; John Kavanaugh, Rochester, N. Y.; J. K. Livingston, Detroit; Sec.-Treas., Chas. H. Burras, Chicago.

EXECUTIVE COMMITTEE.—George D. Webb, Chairman; Wade Fetzer, C. H. Hood, T. F. Daly, W. E. Harrington, W. G. Wilson, Wallace M. Reid, Philip S. Powers, C. J. Kehoe, N. C. Spencer and the officers.

SURETY SECTION.—N. E. Turgeon, Chairman; George D. Webb, W. S. McCurdy, J. L. Humphrey.

ANNUAL MEETING.—September.

NATIONAL AUTOMOBILE UNDERWRITERS' CONFERENCE.

(See Fire Organizations, General.)

NATIONAL SAFETY COUNCIL.

208 S. La Salle street, Chicago, Ill. Organized September 30, 1912.

OFFICERS.—Pres., L. R. Palmer; 1st V. Pres., D. Van Schaack; 2nd V. Pres., H. W. Forster; 3rd V. Pres. and Director of Exhibits, M. A. Dow; Genl. Mgr., Sec.-Treas., W. H. Cameron; Asst. Sec., J. J. Lamont; Field Sec., C. W. Price; Editor, E. R. Wright.

EXECUTIVE COMMITTEE.—R. W. Campbell, Illinois Steel Co. (past president); M. A. Dow, New York Central Lines; J. M. Eaton, Cadillac Motor Car Co.; G. T. Fonda, Bethlehem Steel Co.; H. W. Forster, Independence Inspection Bureau; Dr. F. L. Hoffman, American Museum of Safety; Arthur T. Morey, Commonwealth Steel Co. (past president); L. R. Palmer, Penn. Dept. of Labor & Industry; Major R. U. Patterson, American Red Cross; E. K. Prichett, The Macey Co.; C. B. Scott, Bureau of Safety; S. F. Shattuck, Kimberly-Clark Co.; G. O. Smith, Henry L. Doherty & Co.; C. M. Talbert, Safety First Federation; S. W. Tener, American Steel & Wire Co.; E. G. Trimble, Employers Indemnity Exchange; D. Van Schaack, Aetna Life Insurance Co.; F. H. Wentworth, Natl. Fire Protection Assn.; A. W. Whitney, Natl. Workmen's Compensation Service Bureau; R. J. Young, Illinois Steel Co.

NEXT ANNUAL MEETING.—New York, October 16, 1917.

FORMER MEETINGS.—Milwaukee, Wis., 1912; New York City, 1913; Chicago, Ill., 1914; Philadelphia, Pa., 1915; Detroit, 1916.

The National Safety Council is devoted entirely to Industrial, Public and Private Accident Prevention Work. "Organized for Service—Not for Profit." Present membership totals 2,591 railroads, industries, individuals, etc., in all parts of the United States and abroad.

NATIONAL WORKMEN'S COMPENSATION SERVICE BUREAU.

13-21 Park Row, New York City.

OFFICERS.—Genl. Mgr., A. W. Whitney; Sec.-Treas., E. W. Miller.

GOVERNING COMMITTEE.—Aetna Life Insurance Co., Employers Liability Assurance Corp., Fidelity & Casualty Co., Fidelity & Deposit Co., Frankfort General Insurance Co., Hartford Accident & Indemnity Co., Ocean Accident & Guar. Corp., U. S. Casualty Co.

NEXT ANNUAL MEETING.—First Tuesday in December.

STATED MEETINGS.—Governing Committee meets first Thursday in each month.

Casualty companies writing automobile insurance that are members of the National Workmen's Compensation Service Bureau: Aetna Accident and Liability, Aetna Life, Casualty Company of America, Employers' Liability, Fidelity and Casualty, Fidelity and Deposit, Frankfort General, Globe Indemnity, Hartford Accident, London Guarantee and Accident, Maryland Casualty, Massachusetts Bonding, New Amsterdam Casualty,

National Casualty and Miscellaneous Organizations—(Continued)

Ocean, Royal Indemnity, Standard Accident, Travelers', Travelers' Indemnity, United States Casualty, United States Fidelity and Guaranty.

Casualty companies writing automobile insurance that are not members of the National Workmen's Compensation Service Bureau, but are on record to maintain the rules and rates of such Bureau: Continental Casualty, London and Lancashire Indemnity, Preferred Accident, Zurich.

Fire and marine companies writing automobile insurance that are members of the National Automobile Underwriters' Conference: Aetna Accident and Liability, Aetna, Alliance Assurance, Alliance Insurance, American Central, American and Foreign Marine, American, Atlas Assurance, Automobile Insurance Co., Boston, British and Foreign Marine, Columbia, Commercial Union Assurance, Commercial Union Fire, Commonwealth, Connecticut Fire, Continental, English-American Underwriters, Equitable Fire and Marine, Federal, Fidelity-Phenix, Fireman's Fund, German-Alliance, German-American, Glens Falls, Globe and Rutgers, Hand-in-Hand Underwriters, Hanover, Hartford, Home, Indemnity Mutual Marine, Insurance Co. of North America, Insurance Co. of State of Pennsylvania, Liverpool and London and Globe, London and Lancashire, Mannheim, Marine, Maryland Motor Car, Massachusetts Fire and Marine, Mercantile, Michigan Commercial, National Ben Franklin, National of Hartford, Newark Fire, Niagara, Nord-Deutsche, North British and Mercantile, Norwich Union, Ocean Marine, Old Colony, Orient, Palatine, Pennsylvania, Phoenix Assurance, Phoenix Insurance, Providence-Washington, Prussian National, Queen, Reliance Marine, Rochester-German Underwriters, Royal Exchange, Royal Safeguard, St. Paul Fire and Marine, Scottish Union and National, Sea, Springfield Fire and Marine, Stuyvesant, Thames and Mersey, Tokio, Union Assurance, Union Marine, United States "Lloyds," Westchester.

SOUTHERN CASUALTY AND SURETY CONFERENCE.

OFFICERS.—Pres., Chas. E. Clarke, Jacksonville, Fla.; V. Pres., P. M. Estes, Nashville, Tenn.; Sec.-Treas., A. H. Kohn, Columbia, S. C.

EXECUTIVE COMMITTEE.—C. P. Orr, Chairman, Birmingham, Ala.; H. D. Huffaker, Chattanooga; J. E. Acieff, Nashville, Tenn.; R. H. Dobbs, Atlanta, Ga.; W. W. Chiswell, Washington, D. C.

MEMBERS.

American Indemnity Co., Galveston, Tex.; Business Men's Mutual Casualty Company, Winston-Salem, N. C.; Capitol City Benefit Society, Washington, D. C.; Carolina Life, Columbia, S. C.; Commercial National, Washington, D. C.; Continental Life and Health, Atlanta, Ga.; Continental Life, Washington, D. C.; Durham Life Insurance Company, Durham, N. C.; Gulf Life and Accident, Jacksonville, Fla.; Imperial Mutual Life, Asheville, N. C.; Industrial Life and Health, Atlanta, Ga.; Interstate Life and Accident, Chattanooga, Tenn.; Kentucky Central Life, Louisville, Ky.; Life and Casualty Ins. Co., Nashville, Tenn.; Missouri Life and Accident, St. Louis; National Life and Accident, Nashville, Tenn.; National Life of U. S. A., Chicago; National of Virginia, Norfolk, Va.; Peninsular Casualty Co., Jacksonville, Fla.; Peoples Mutual Benefit, Washington, D. C.; Provident Life and Accident, Chattanooga, Tenn.; Provident Relief Association, Washington, D. C.; Southern Mutual Aid Association, Birmingham, Ala.; Western Indemnity Co., Dallas, Texas.

NEXT ANNUAL MEETING.—Columbia, S. C.

SOUTHERN TORNADO ASSOCIATION.

(See Fire Underwriters Organizations of General Scope.)

STEAM BOILER AND FLYWHEEL SERVICE AND INFORMATION BUREAU.

13-21 Park Row, New York City.
OFFICERS.—Pres., C. S. Blake; Sec.-Treas., William H. Boehm; Mgr., H. G. Chase.

GOVERNING COMMITTEE.—C. S. Blake, Chairman; William H. Boehm, Royal Indemnity, Maryland Casualty, Employers Liability.

MEMBERS.

Aetna Accident and Liability, Hartford; Boiler Inspection and Insurance Co., Toronto, Can.; General Accident Assurance Corporation, Employers' Liability, Boston; Fidelity & Casualty, New York; Globe Indemnity, New York; Hartford Steam Boiler, Hartford; London Guarantee & Accident, Chicago; Maryland Casualty, Baltimore; Ocean, New York; Royal Indemnity, New York; Travelers' Indemnity, Hartford.

NEXT ANNUAL MEETING.—February 6, 1918, New York City.

SURETY ASSOCIATION OF AMERICA.

80 Maiden Lane, New York, N. Y. Organized November 11, 1908.

OFFICER.—Sec.-Treas., Roscoe R. Gilkey.

STATED MEETINGS.—At call of Secretary.

National Casualty and Miscellaneous Organizations—(Continued)

MEMBERS.

Aetna Accident & Liability Company, Hartford, Conn.; American Surety Company of New York, New York City; Fidelity & Casualty Company, New York City; Fidelity & Deposit Company, Baltimore, Md.; Globe Indemnity Company, New York City; Guardian Casualty & Guaranty Company, Salt Lake City, Utah; Hartford Accident & Indemnity Co., Hartford, Conn.; International Indemnity Company, Los Angeles, Cal.; Lion Bonding & Surety Company, Omaha, Neb.; London & Lancashire Indemnity Co., New York City; Maryland Casualty Company, Baltimore, Md.; Massachusetts Bonding & Ins. Co., Boston, Mass.; Munich Re-Insurance Company, Hartford, Conn.; National Surety Company, New York City; New Amsterdam Casualty Company, New York City; Northern Casualty Company, Aberdeen, S. D.; Oregon Surety & Casualty Company, Portland, Ore.; Pennsylvania Surety Company, Harrisburg, Pa.; Royal Indemnity Company, New York City; Southern Surety Company, St. Louis, Mo.; United States Fidelity & Guaranty Company, Baltimore, Md.

WORKMEN'S COMPENSATION PUBLICITY BUREAU.

80 Maiden Lane, New York, N. Y. Organized December 1, 1912.

SEC.-TREAS.—F. Robertson Jones.

EXECUTIVE COMMITTEE.—Robert J. Hillas, Chairman; C. H. Franklin, A. Duncan Reid.

NEXT ANNUAL MEETING.—November, 1917, New York City, 80 Maiden Lane, Room 1620.

STATED MEETINGS.—Meetings of Executive Committee, bi-monthly or oftener at 80 Maiden Lane, New York City.

MEMBERS.

Employers' Liability, Fidelity and Casualty, Frankfort General, General Accident, Fire and Life Assurance Corp., Globe Indemnity, Hartford Accident and Indemnity, London Guaranty and Accident, London and Lancashire, Indemnity Company of America, Maryland Casualty, Ocean Accident and Guarantee, Royal Indemnity, Standard Accident, United States Casualty.

WORKMEN'S COMPENSATION REINSURANCE BUREAU.

84 William street, New York City.

OFFICERS.—Chairman, Theo. E. Gaty; Sec., Charles F. Frizzell.

TRUSTEES.—Charles H. Franklin, A. Duncan Reid, Wm. F. Moore, other members of Board of Governors, Wm. J. Gardner and J. H. Thom.

NEXT ANNUAL MEETING.—Second Tuesday in February, 1918, at New York City.

STATED MEETINGS.—Quarterly, Board of Governors, fourth Wednesday in March, June, September and December, at New York City.

MEMBERS.

Casualty Company of America, Continental Casualty Co., The Fidelity and Casualty Co., The Frankfort General Insurance Co., Globe Indemnity Co., Hartford Accident and Indemnity Co., London Guarantee and Accident Co. Ltd., Massachusetts Bonding and Insurance Co., New Amsterdam Casualty Co., The Ocean Accident and Guarantee Corporation, Ltd., Royal Indemnity Co., The Standard Accident Insurance Co., United States Casualty Co., United States Fidelity and Guaranty Co., The Zurich General and Liability Insurance Co., Ltd.

STATE CASUALTY AND MISCELLANEOUS ORGANIZATIONS

ARRANGED ALPHABETICALLY BY STATES

THE CASUALTY UNDERWRITERS' ASSOCIATION OF CALIFORNIA.

505 Insurance Exchange Bldg., San Francisco, Cal. Organized 1911.

OFFICERS.—Pres., F. J. Wallace; V. Pres., R. J. Bond; Sec.-Treas., Upton Smith.

EXECUTIVE COMMITTEE.—F. J. Wallace, Chairman; R. J. Bond, U. W. Smith.

NEXT ANNUAL MEETING.—First Wednesday in July, 1917.

STATED MEETINGS.—First Wednesday in month.

ILLINOIS BRANCH BUREAU, NATIONAL WORKMEN'S COMPENSATION SERVICE BUREAU.

175 Jackson Blvd., Chicago, Ill.

BRANCH MANAGER.—Oliver J. Smith.

Casualty and Miscellaneous Organizations—(Continued)

GOVERNING COMMITTEE.—O. J. Smith, Chairman; C. H. Eldredge, U. S. Casualty Co.; G. H. Morris, Zurich General Ins. Co.; G. A. Gilbert, Employers' Liab. Assur. Corp.; P. B. Schillito, Massachusetts Bonding Co.; Geo. Webb, London Guarantee & Accident; D. M. Wood, Royal Indemnity Co.

CASUALTY UNDERWRITERS' ASSOCIATION OF LOUISIANA.

New Orleans, La.

OFFICERS.—Pres., Charles H. Black; V. Pres., F. W. Sinclair, Travelers; Sec., Ambrose Ryder, Universal Inspection Bureau.

MASSACHUSETTS CASUALTY UNDERWRITERS ASSOCIATION.

(Liability.)

55 Kilby street, Boston, Mass. Organized September 18, 1912.

OFFICERS.—Pres., George W. Havens; V. Pres., Arthur E. Gates; Sec., A. R. Bates; Treas., William Gilmour.

EXECUTIVE COMMITTEE.—H. F. Morse, A. W. Burke, F. G. Farquahr, E. F. Woods, W. F. Flanders, E. J. O'Neil.

NEXT ANNUAL MEETING.—February 4, 1918.

SPECIAL MEETINGS.—Called by President or Vice President at the request of members.

CASUALTY UNDERWRITERS ASSOCIATION OF NORTHERN NEW JERSEY.

OFFICERS.—Pres., Louis O. Faulhaber; V. Pres., Myron Conklin; Sec., C. J. Condit; Treas., W. H. Heard.

EXECUTIVE COMMITTEE.—William D. Clarkson, Frank M. MacDonald, William C. Mulvey, George W. Smith, Louis Lippman.

COMPENSATION INSPECTION RATING BOARD.

135 William street, New York.

OFFICERS.—Mngr. and Sec., Leon S. Senior; Treas., Harry Furze; Chief Inspector, H. G. Wiberg; Acc.-Sec., Charles R. Vose.

GOVERNING COMMITTEE.—Dr. R. S. Keeler, Mgr. Liab. Dept., U. S. Casualty Co., Chairman; A. Duncan Reid, Gen'l. Mngr., Globe Indemnity Co.; F. Spencer Baldwin, Mngr., State Insurance Fund; Theo. E. Goeller, Director, Knickerbocker Mutual Liability Ins. Co.; Eugene F. Perry, Mngr.-V. Pres., Lumber Mutual Casualty Insurance Co. of New York.

NEXT ANNUAL MEETING.—January 10, 1918, 135 William street, New York City.

OHIO CONFERENCE OF HEALTH AND ACCIDENT COMPANIES.

EXECUTIVE COMMITTEE AND OFFICERS.—Pres., John M. Sarver, President Ohio State Life Insurance Co., Columbus; V. Pres., S. M. Cross, Secretary Columbia Life Insurance Co., Cincinnati; Sec., W. R. Sanders, Secretary and General Manager American Liability Co., Cincinnati; Treas., H. R. Stapp, General Manager Gem City Life Insurance Co., Dayton; Geo. L. Behrens, Secretary Globe Casualty Co., Columbus.

CASUALTY UNDERWRITERS' ASSOCIATION OF RHODE ISLAND.

171 Westminster street, Providence, R. I.

OFFICERS.—Pres., William J. Tully, Starkweather & Shepley; V. Pres., Robert L. Spencer, Spencer & Boss; Sec.-Treas., G. L. Gross, G. L. & H. J. Gross.

EXECUTIVE COMMITTEE.—C. D. Paige, John A. Gammons, Beach & Sweet, Aetna Life, D. C. Lord & Co.

ARBITRATION COMMITTEE.—C. F. Newcomb, Gallivan & O'Donnell, Gamwell & Ingraham.

TEXAS ASSOCIATION OF CASUALTY AND SURETY AGENTS.

Organized August, 1914.

OFFICERS.—Pres., C. H. Verschoyle, Dallas; First V. Pres., W. H. Ames, Houston; Second V. Pres., C. L. Dexter, Dallas; Sec.-Treas., A. D. Langham, Houston.

EXECUTIVE COMMITTEE.—President Verschoyle, Chairman; W. H. Ames, G. G. Sherin, Dallas; J. W. Mitchell, Forth Worth.

WISCONSIN PLATE GLASS INSURANCE EXCHANGE.

Milwaukee, Wis. Organized 1917.

OFFICERS.—Pres., H. D. Plimpton, Aetna Accident; V. Pres., Walter H. Hoffman, Lon. and Lan. Indemnity; Sec.-Treas., R. H. Dunphy, Prudential Casualty.

LOCAL CASUALTY AND MISCELLANEOUS ORGANIZATIONS

In Cities of 100,000 or Over

ARRANGED ALPHABETICALLY BY CITIES

ATLANTA CASUALTY EXCHANGE.

204-11 Grant Bldg., Atlanta, Ga.

OFFICERS.—Pres., E. N. O'Bierne; V. Pres., W. E. Harrington; Sec.-Treas., M. Dargan, Jr.

NEXT ANNUAL MEETING.—March, first Tuesday, 1918.

STATED MEETINGS.—First Tuesday each month.

SURETY UNDERWRITERS ASSOCIATION OF BOSTON.

OFFICERS.—Pres., E. J. O'Neil; V. Pres., E. W. Briggs; Treas., Geo. W. Berry; Sec., William J. Lewis.

AUTOMOBILE PROTECTIVE AND INFORMATION BUREAU.

Insurance Exchange Bldg., Chicago, Ill. Organized 1913.

OFFICERS.—Pres., John A. Gallagher; V. Pres., Clare Osborn; Sec., J. F. Sauter.

DIRECTORS.—T. E. Matthews, A. T. Graham, E. R. Hurd, T. E. MacDiarmid, James J. Powers, L. L. Sanders.

CASUALTY UNDERWRITERS' ASSOCIATION OF CHICAGO.

OFFICERS.—Pres., John A. Morrison, Massachusetts Bonding; V. Pres., Geo. F. Coar, Globe Indemnity; Sec.-Treas., Ben. F. Webb, Fidelity & Deposit.

EXECUTIVE COMMITTEE.—Chairman, J. A. Morrison, Massachusetts Bonding; Karl D. King, Fred S. James & Co.; George F. Coar, Globe Indemnity; Wade Fetzer, Fidelity and Casualty; H. H. Herbst, Royal Indemnity.

CHICAGO ASSOCIATION OF SURETY UNDERWRITERS.

39 So. La Salle street, Chicago, Ill.

OFFICERS.—Pres., A. C. Arnold; V. Pres., T. W. Thompson, W. H. Hansmann, W. L. Wilder, P. B. Shillito; Sec., M. A. Craig; Treas., H. H. McKee.

EXECUTIVE COMMITTEE.—M. L. Jenks, H. M. Marshall, George Gannon, Charles H. Barras.

NEXT ANNUAL MEETING.—October 9, 1917.

COOK COUNTY PLATE GLASS INSURANCE EXCHANGE.

Chicago, Ill. Organized March 15, 1915.

OFFICERS.—Pres., E. J. Collins, Fidelity & Casualty; V. Pres., B. F. Beeb, Jr., Fidelity & Deposit; Sec., Chas. S. Ray; Treas., H. S. Slipner.

EXECUTIVE COMMITTEE.—A. G. Kuhns, N. J. F. & P. G.; A. T. Graham, N. Y. P. G.; M. R. Wetmore, Lloyd's.

NEXT ANNUAL MEETING.—January, 1918.

CASUALTY UNDERWRITERS' ASSOCIATION OF CLEVELAND.

545 Leader-News Bldg., Cleveland, Ohio. Organized October 18, 1910.

OFFICERS.—Pres., L. B. Mead; V. Pres., G. H. Biby; Sec., N. Comfort; Treas., N. Comfort.

EXECUTIVE COMMITTEE.—Fred. B. Ayer, Chairman; C. R. Laurenson, E. W. Davis.

ARBITRATION COMMITTEE.—C. H. King, Chairman; H. O. Algy, P. W. Flicker.

NEXT ANNUAL MEETING.—Second Monday in February, 1918.

STATED MEETINGS.—Friday, 12:15 p. m., at Colonial Hotel.

INDIANAPOLIS ASSOCIATION OF CASUALTY UNDERWRITERS.

124 E. Market street, Indianapolis, Ind. Organized March, 1907.

OFFICERS.—Pres., Adolph L. Wortmann; V. Pres., E. H. Young; Sec., Homer H. Van Wie; Treas., H. C. Newcomb.

NEXT ANNUAL MEETING.—First Tuesday in March, 1918, Indianapolis, Ind.

STATED MEETINGS.—Second Monday each month, Indianapolis, Ind.

CASUALTY CONFERENCE ASSOCIATION OF GREATER KANSAS CITY.

Organized 1916.

OFFICERS.—Pres., Robert Boyd; V. Pres., J. R. Plaster; Sec., C. W. Trenary; Treas., G. A. Walsh.

Local Casualty and Miscellaneous Organizations—(Continued)

NEWARK SURETY ASSOCIATION.

Newark, N. J. Organized 1916.

OFFICERS.—Pres., Walter C. Schryver; V. Pres., John F. Clark; Sec.-Treas., Charles W. Day.
EXECUTIVE COMMITTEE.—W. C. Schryver, John F. Clark, Chas. W. Day, F. M. Wolfe, G. W. Lamoreux.

CASUALTY AND SURETY SOCIAL CLUB OF NEW YORK.

OFFICERS.—Pres., A. Duncan Reid; V. Prests., W. M. Tomlins, Ralph Folsom; Sec., Paul Rutherford; Treas., Thomas H. Darling.

EXECUTIVE COMMITTEE.—The officers and Messrs. McIntosh, King, Rathbone, Best.

NEXT ANNUAL MEETING.—December, 1917.

CASUALTY INSURANCE EXCHANGE OF NEW YORK.

13-21 Park Row, New York, N. Y.

OFFICERS.—Chairman, C. A. Timewell; V. Ch., F. J. Walters; Sec.-Treas., H. B. Johnson; Mgr., William S. Collins.

EXECUTIVE COMMITTEE.—C. A. Timewell, Dr. R. S. Keelor, H. B. Johnson, Edmund Dwight, A. Duncan Reid, Chas. H. Holland, F. J. Walters.

NEXT ANNUAL MEETING.—November 2, 1917, at 13-21 Park Row, New York City.

STATED MEETINGS.—First Friday in February, May, August and November, 13-21 Park Row, New York City.

PLATE GLASS INSURANCE EXCHANGE OF NEW YORK.

1 Liberty street, New York. Organized February, 1915.

(Superseding Plate Glass Underwriters' Association and Plate Glass Alliance.)

OFFICERS.—Chairman, Eugene W. Winslow, Pres., Metropolitan Casualty; V. Chairman, Norman C. Stevens, Aetna Accident & Liability; Sec.-Treas., C. E. W. Chambers, Sec. Lloyds Plate Glass; E. M. Gridley, Mgr.

GOVERNING COMMITTEE.—Officers of the Exchange and executive officers of the New York Plate Glass, U. S. Casualty, New Jersey Fidelity and Plate Glass, Commercial Casualty.

MEMBERS.

Aetna, Accident and Liability, Commercial Casualty, Employers' Liability, Fidelity & Casualty, Fidelity & Deposit, Globe Indemnity, Great Eastern Casualty, Hartford Accident, Lon. & Lan. Indemnity, Lloyds Plate Glass, Mass. Bonding, Metropolitan Casualty, New Amsterdam, New Jersey Fidelity and Plate Glass, New York Plate Glass, Ocean, Royal Indemnity, Travelers Indemnity, U. S. Casualty, U. S. Fidelity & Guaranty.

SURETY UNDERWRITERS' ASSOCIATION OF THE CITY OF NEW YORK.

80 Maiden Lane, New York City. Organized March 26, 1909.

OFFICERS.—Pres., Alonzo Gore Oakley; V. Pres., Edward C. Lunt; Sec.-Treas., Lester S. Moore.

EXECUTIVE COMMITTEE.—J. A. Flynn, F. C. Williams, W. M. Smith, Paul Rutherford, Wm. H. Conroy.

NEXT ANNUAL MEETING.—First Thursday in October, 1917.

STATED MEETINGS.—First Thursday each month at Railroad Club.

MEMBERS.

Membership is composed of individual members, representatives of the following companies:

Aetna Accident & Liability Co., American Surety Co. of New York, Employers' Liability Assurance Corp., Fidelity & Casualty Co., Fidelity & Deposit Co., Globe Indemnity Co., Hartford Accident & Indemnity, Illinois Surety Co., Maryland Casualty Co., Mass. Bonding & Insurance Co., National Surety Co., Royal Indemnity Co., Southern Surety Co., U. S. Fidelity & Guaranty Co.

CASUALTY UNDERWRITERS ASSOCIATION OF PHILADELPHIA.

411 Walnut street, Philadelphia, Pa.

OFFICERS.—Pres., Geo. A. Mahl; Vice Prests., John H. Turn, E. H. Lycett, Jr., John S. Turn; Sec.-Treas., Theo. W. Stone.

EXECUTIVE COMMITTEE.—S. H. Pool, W. A. Laughton, Jno. W. Donahue, A. S. Wickham, John S. Turn, A. H. Reeve, G. R. Packard.

NEXT ANNUAL MEETING.—Second Monday of January, 1918, at 232 South Fourth street, Philadelphia, Pa.

Local Casualty and Miscellaneous Organizations—(Continued)

TOLEDO CASUALTY CONFERENCE.

(Health and Accident.)

244 Spitzer Bldg., Toledo, O. Organized January, 1915.

OFFICERS.—Pres., Frank M. Gulick; V. Pres., Frank Lippincott; Sec.-Treas., Edward Fitzjohn.

EXECUTIVE COMMITTEE.—A. J. Hummel, H. W. Voice, J. D. Momence, F. M. Lippincott.

NEXT ANNUAL MEETING.—January 20, 1918, at 244 Spitzer Bldg., Toledo, O.

STATED MEETINGS.—Monthly, on the 20th, 244 Spitzer Bldg., Toledo, O.

LEGAL HOLIDAYS

SATURDAY, AFTER 12 O'CLOCK, throughout the year is a legal holiday in the District of Columbia, Illinois, Louisiana, Maryland, Michigan, New York, New Jersey, Ohio, Pennsylvania, Rhode Island and Virginia, and in June, July and August, after 12 o'clock, in Colorado; in Indiana from June to October; also in the cities of Charleston, S. C.; New Orleans, La.; St. Joseph, Mo., and St. Louis, Mo.

JANUARY 1.—NEW YEAR'S DAY.—In all the States, Districts and Territories.

JANUARY 8.—ANNIVERSARY OF THE BATTLE OF NEW ORLEANS.—In Louisiana.

JANUARY 19.—GENERAL ROBERT E. LEE'S BIRTHDAY.—In Alabama, Arkansas, Florida, Georgia, Mississippi, North Carolina, South Carolina, Virginia.

FEBRUARY 12.—LINCOLN'S BIRTHDAY.—In California, Colorado, Connecticut, Delaware, Illinois, Iowa, Indiana, Kansas, Maine, Michigan, Minnesota, Montana, Nevada, New Jersey, New York, North Dakota, Oregon, Pennsylvania, South Dakota, Utah, Washington, West Virginia and Wyoming.

FEBRUARY 22.—WASHINGTON'S BIRTHDAY.—In all the States, Districts and Territories.

MARCH 2.—ANNIVERSARY OF TEXAN INDEPENDENCE.—In Texas.

APRIL 6, 1917.—GOOD FRIDAY.—In Alabama, Connecticut, Delaware, Florida, Louisiana, Maryland, Minnesota, New Jersey, Pennsylvania, Porto Rico, Tennessee.

APRIL 13.—JEFFERSON'S BIRTHDAY.—In Alabama.

APRIL 19.—ANNIVERSARY BATTLE OF LEXINGTON.—PATRIOT'S DAY.—In Maine and Massachusetts.

APRIL 26.—MEMORIAL DAY.—In Alabama, Florida, Georgia, Mississippi and Virginia.

MAY 10.—MEMORIAL DAY.—In North Carolina and South Carolina.

MAY (SECOND FRIDAY).—CONFEDERATE DAY.—In Tennessee.

MAY 30.—DECORATION DAY.—In all the States (and District of Columbia, Porto Rico and Alaska), except Arkansas, Alaska, Florida, Louisiana, Mississippi, North Carolina, South Carolina, and Texas.

JUNE 3.—JEFFERSON DAVIS' BIRTHDAY.—In Alabama, Arkansas, Florida, Georgia, Louisiana, Mississippi, South Carolina, Texas and Virginia.

JULY 4.—INDEPENDENCE DAY.—In all the States, Districts and Territories.

AUGUST 1.—COLORADO DAY.—In Colorado.

AUGUST 16.—BENNINGTON BATTLE DAY.—In Vermont.

SEPTEMBER (FIRST MONDAY).—LABOR DAY.—In all the States, the District of Columbia, Hawaii, Porto Rico and Alaska.

SEPTEMBER 9.—ADMISSION DAY.—In California.

OCTOBER 1, 1917.—MISSOURI DAY.—In Missouri.

OCTOBER 12.—COLUMBUS DAY.—In Alabama, Arkansas, California, Colorado, Connecticut, Delaware, Idaho, Illinois, Indiana, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Mexico, New Jersey, New York, Ohio, Oklahoma, Oregon, Porto Rico, Pennsylvania, Rhode Island, Vermont, Washington and West Virginia.

NOVEMBER.—GENERAL ELECTION DAY.—In Arizona, Alabama, Alaska, California, Colorado, Delaware, Florida, Idaho, Illinois, Indiana, Iowa, Louisiana, Maine, Maryland, Michigan, Minnesota, Missouri, Montana, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio (partly), Oklahoma, Oregon, Pennsylvania, Porto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Virginia, West Virginia, Washington, Wisconsin and Wyoming. It will fall on November 6 in States holding General Elections in 1917.

NOVEMBER.—THANKSGIVING DAY.—The day recommended by the President of the United States and confirmed by the Governor of the State; usually the last Thursday in the month.

DECEMBER 25.—CHRISTMAS DAY.—In all the States, Districts and Territories.

SUNDAYS and FAST DAYS are legal holidays in the States making them so.

SUMMARY OF WORKMEN'S COMPENSATION LAWS IN THE UNITED STATES

AND IN FOREIGN COUNTRIES

Analysis of Principal Features of the Laws

In order to facilitate the study and comparison of the compensation laws of the various States, they are analyzed in the following pages according to a uniform outline designed to show clearly the most important features of the several plans.

The various foreign laws as now existing are also summarized under the same outline.

ALASKA.

Date of enactment. April 29, 1915; in effect July 28, 1915.

Injuries compensated. Personal injury causing disability for more than two weeks, or death, arising out of and in course of employment, not due to the employee's willful intention to injure himself or another, or to his intoxication.

Industries covered. Mining operations in which five or more persons are employed, unless election to the contrary is made (includes development and construction work, stamp and roller mills, reduction work and processes, coke ovens, etc.).

Persons compensated. Private employment: All employees in industries covered, contractors and subcontractors excluded. Public employment not included.

Burden of payment. All on employer.

Compensation for death.

(a) If married, \$3,000 to widow, \$600 additional to each child under 16 years of age, and to dependent parent or parents if any; if no widow, \$3,000 to any minor orphans, and \$600 additional to any under 16; no total to exceed \$6,000.

(b) If unmarried, and dependent parent or parents, \$1,200 to each.

(c) If no dependents, funeral expenses not to exceed \$150, and other expenses, if any, to same amount.

Compensation for disability.

(a) Total permanent: \$3,600 to workman alone; \$1,200 additional if wife is living; \$600 additional for each child under 16; total not to exceed \$6,000. If no wife or children, \$600 to each dependent parent.

(b) Total temporary disability, 50 per cent. of weekly wages for not over 6 months.

(c) Partial permanent disability, fixed sums for specified injuries, varying with conjugal condition and number of children.

Revision of benefits. Readjustment must be made if within two years an injury develops or proves to be such as to warrant a different award from any previously made.

Insurance. No provision.

Security of payments. Attachment may be had pending result of action, or employer may deposit cash or bond with court. Payments are exempt from execution.

Settlement of disputes. By courts, either with or without jury trial.

ARIZONA.

Date of enactment. June 8, 1912; in effect September 1, 1912; amended May 13, 1913, in effect October 1, 1913.

Injuries compensated. All accidental injuries causing disability of at least two weeks, or death, arising out of and in the course of the employment, caused in whole, or in part, or contributed to, by a necessary risk or danger of, or inherent in the nature of the employment, or by failure of the employer or his agents to exercise due care or to comply with any law affecting the employment.

Industries covered. All especially dangerous employments, including the construction, operation and maintenance of steam and street railroads, using or working near explosives, building work using iron or steel frames or hoists, derricks, or ladders, or scaffolds 20 or more feet above ground; telegraph, telephone or other electrical work; work in mines, quarries, tunnels, subways, etc.; all mills, shops, and factories using power machinery. Industries declared especially dangerous are specified in law. Elective as to other industries.

Persons compensated. Private employment: All employees in industries covered. Public employment: No provision.

Burden of payment. Entire cost rests upon the employer.

Compensation for death.

(a) To persons wholly dependent, a lump sum equal to 2,400 times one-half the daily wages or earnings of the deceased employee, but not to exceed \$4,000. Payments to children cease on reaching the age of 18 years.

(b) If no dependents, the reasonable expenses of medical attendance and burial of deceased employee.

Workmen's Compensation—(Continued)

Compensation for disability.

- (a) For total disability, 50 per cent. of the employee's semi-monthly earnings during the time he is unable to work at any gainful occupation.
- (b) For partial disability, a semi-monthly payment equal to one-half the wage decrease.
- (c) The total amount of payments for total or partial disability caused by a single injury not to exceed \$4,000.

Revision of benefits. Examinations as to the nature of injury and degree of incapacity, etc., may be required by either party at intervals of not less than three months.

Insurance. The employer may insure provided the liability for compensation is not less than the compensation fixed by law.

Security of payments. A judgment for compensation issued by a court is collectible without relief from valuation or appraisal laws and has the same preferential claim as is allowed by law for unpaid wages or personal services.

Settlement of disputes. Disputes may be settled by (a) written agreements between the parties, (b) arbitration, or (c) by reference to the attorney general of the State, in case of failure or refusal to agree by any of the modes above provided, then by a civil action at law.

CALIFORNIA.

Date of enactment. April 8, 1911; in effect September 1, 1911; amended May 26, 1913, in effect January 1, 1914. Amended 1915.

Injuries compensated. Injuries arising out of and in the course of employment causing disability for more than two weeks, or death, and not the result of the intoxication or willful misconduct of the injured employee.

Industries covered. All except agriculture and domestic service.

Persons compensated. Private employment: Every person in the service of an employer for hire, including aliens, apprentices, and members of employer's family who perform labor, excepting casual laborers. Public employment: Persons employed by the State and its political subdivisions, and all public corporations and quasi public corporations.

Burden of payment. Entire cost rests upon the employer.

Compensation in case of death.

- (a) To persons wholly dependent, 3 times the annual earnings of the deceased employee; not less than \$1,000 nor more than \$5,000, payable at least monthly in installments equal to 65 per cent. of the wages. Payments to children cease on reaching the age of 18 years, unless mentally or physically incapacitated for earning a living.
- (b) If only partial dependents survive, such proportion of the above as corresponds to the ratio between the earnings of the deceased and his contribution to their support.
- (c) If no dependents, the reasonable expense of burial, not exceeding \$100.

Compensation for disability.

- (a) Reasonable medical, surgical, and hospital treatment required during the first 90 days after the injury.
- (b) For temporary total disability 65 per cent. of average weekly earnings during such disability.
- (c) For temporary partial disability 65 per cent. of weekly loss of wages during such disability.
- (d) The aggregate amount of benefits for a single injury causing temporary disability is limited to three times the annual earnings of the injured person, with a maximum benefit period of 240 weeks.
- (e) For permanent disability 65 per cent. of average weekly earnings, for periods varying from 40 to 240 weeks, according to the degree of disability. After the expiration of 240 weeks, a further benefit varying from 10 to 40 per cent. of the weekly earnings is payable during the remainder of life, when the degree of disability reaches or exceeds 70 per cent.

In case of permanent incapacity or death, a lump sum may be substituted for benefits, such lump sum to equal the present value of the benefits computed at 6 per cent.

Revision of benefits. Decisions and awards may be reviewed at any time during the first 245 weeks, after legal notice received.

Insurance. A State insurance fund is created under State control for the purpose of insuring employers against liability. Employers may effect insurance for liability for injury with any insurance company. Municipalities are required to insure in the State fund, unless the risk is refused.

Security of payments. A claim for injury or death of an employee or any award shall have the same preference over other unsecured debts as is given by law to claims for wages, but not so as to impair a lien of a previous award.

Settlement of disputes. Disputes are settled by the State industrial accident commission, subject to a limited review by the courts.

Workmen's Compensation—(Continued)

COLORADO.

Date of enactment. April 10, 1915; in effect August 1, 1915.

Injuries compensated. Injuries caused by accident arising out of and in course of employment, not intentionally self-inflicted or intentionally inflicted by another, and causing death within two years or disability for more than three weeks.

Industries covered. All except interstate commerce and domestic and agricultural labor in which four or more persons are employed in which employers elect to come under the act; others may elect, but lose no defenses if they do not. Public service under State, municipalities, school or irrigation districts, etc.

Persons compensated. Private employment: Every person in the service of another under any contract of hire, express or implied, casual employees excepted. Public employees; all under any appointment or contract of hire, elective officials excluded.

Burden of payment. All on employer.

Compensation for death.

- (a) To persons wholly dependent, 50 per cent of the weekly wages for 6 years, \$8 maximum, total not to exceed \$2,500 nor to be less than \$1,000. If death occurs from any cause during receipt of disability benefits, any unaccrued and unpaid remainder goes to dependents.
- (b) If only partial dependents survive, 50 per cent. of the weekly wages, \$8 maximum, for such part of 6 years as the commission may determine, total not to exceed \$2,500. If death occurs from any cause during the receipt of disability benefits, partial dependents shall receive not more than four times the amount contributed by the deceased during his last year of employment, the aggregate of disability and death benefits not to exceed \$2,500.
- (c) If no dependents, \$100 funeral expenses.
- (d) Payments to widow or dependent widower cease on death or remarriage; to children, on reaching the age of 18, unless physically incapacitated from earning.

Compensation for disability.

- (a) Medical and surgical assistance for first 30 days, not more than \$100 in value.
- (b) For total disability, 50 per cent of weekly wages during continuance, \$5 minimum, \$8 maximum; full wages if less than \$5.
- (c) For partial disability, 50 per cent. of the weekly wage decrease, \$8 maximum; total not to exceed \$2,080.
- (d) Special schedule for specified injuries, 50 per cent. of weekly wages for periods ranging from 4 to 208 weeks.

Payments may be commuted to a lump sum after 6 months.

Revision of benefits. Awards may be changed within 15 days after making, on discovery of mistake, and may be appealed from within 60 days.

Insurance. Insurance in State fund, stock or mutual company, or proof of financial ability to make payments is required.

Security of payments. Insurers are primarily liable to a workman or his beneficiaries entitled to benefits; notice to employer is notice to insurer; insolvency of employer does not release insurer. Claims are not assignable, and payments are exempt from attachment or execution.

Settlement of disputes. Disputes are determined by the industrial commission, with limited appeal to courts.

CONNECTICUT.

Date of enactment. May 29, 1913; in effect January 1, 1914. Amended 1915.

Injuries compensated. All injuries arising out of and in the course of employment, disability of more than 10 days, or death, except when injury is caused by willful and serious misconduct of the injured employee, or by his intoxication.

Industries covered. All industries in which five or more persons are employed. In absence of contrary election by employer.

Persons compensated. Private employment: All employees of employers accepting the act, in absence of contrary election, out workers and casual employees excepted. Public employment: Employees of the State and any public corporation within the State using the services of another for pay.

Burden of payment. Entire cost rests upon the employer.

Compensation for death.

- (a) \$100 for burial expenses.
- (b) To persons wholly dependent, a weekly compensation equal to one-half the earnings of the deceased employee.
- (c) If only partial dependents survive, a weekly compensation, determined according to the measure of dependence, not exceeding one-half the earnings of the deceased employee.
- (d) Compensation shall in no case be more than \$10 or less than \$5 weekly, and shall not continue longer than 312 weeks.

Workmen's Compensation—(Continued)

A widow's or widower's dependence ceases with remarriage, and a child's upon reaching 18 years of age, unless physically or mentally incapacitated. If a widow or dependent widower remarries or dies during the term of benefit payments, subsequent payments go to other dependants, if any.

Compensation for disability.

- (a) Medical and surgical aid and hospital service during the first 30 days.
 - (b) For total disability, a weekly compensation equal to one-half the employee's earnings, not more than \$10 or less than \$5 weekly, or for longer than 520 weeks.
 - (c) For partial disability, a weekly compensation equal to one-half the wage loss, but not more than \$10 per week, or for longer than 312 weeks. For specified injuries causing permanent partial disability, one-half the average weekly earnings for fixed periods, in lieu of all other payments.
- Lump sum payments may be approved by the commissioner, provided they equal the value of the compensations.

Revision of benefits. Review may be had upon request of either party, whenever it shall appear to the compensation commissioner that the incapacity or the measure of dependence has changed.

Insurance. Approved schemes may be substituted provided the benefits are equivalent to those provided by law. Insurance may be taken in approved stock or mutual companies or associations.

Security of payments. Employer must furnish the insurance commissioner satisfactory proof of his solvency and financial ability to pay awards, file satisfactory security with the insurance commissioner, or insure in approved stock or mutual companies or associations.

Settlement of disputes. Disputes are to be settled by the compensation commissioners. Appeals from findings and awards of any commissioner may be made to the superior court of the county without cost to either party.

DELAWARE.

Date of enactment. March 23, 1917; effective January 1, 1918.

Injuries compensated. All injuries within the State arising out of and in the course of employment, not the result of intoxication, neglect of safety rule or wilful act directed at employee as a personal matter, causing disability of more than fourteen days.

Industries covered. All where five or more are employed, except farm laborers and domestic servants and employees of common carriers for whom the Federal laws provide compensation.

Persons compensated. All employees in private employment except casual workers and outworkers.

Burden of payment. Entire cost falls upon the employer.

Compensation for death.

- (a) Burial expenses not to exceed \$100.
- (b) If no widow nor widower, 25 per cent. of weekly wages to guardian plus 10 per cent. for each child more than one; to widow or widower, 25 per cent.; widow or widower and one child, 45 per cent.; 5 per cent. increase for each additional child under sixteen; maximum 60 per cent. If neither of above dependents, 20 per cent. to dependent father or mother, 15 per cent. to dependent brother or sister under sixteen with 5 per cent. for each additional brother or sister. Adopted, posthumous and step-children included.

Compensation for disability.

- (a) Medical services for first fourteen days, not to exceed \$25.
- (b) For total disability, 50 per cent. of wages received at the time of injury for 270 weeks; minimum \$4 and maximum \$10. After 270 weeks 20 per cent. for life; minimum \$2, maximum \$6.
- (c) For partial disability, 50 per cent. of the difference in earning power, not exceeding \$10 per week for not more than 270 weeks.

Review of benefits. May be made once in six months for termination, increase or diminution of disability.

Approved schemes paying benefits at least equivalent to those provided here may be substituted.

Insurance. May be with authorized companies or by proof of financial ability to pay compensation direct.

Security of payments. Notice to employer is notice to insurer; compensation payments are prior lien on employer; claims are not assignable and are free from claims of creditors.

Settlement of disputes. Controversies settled by the Industrial Accident Board, subject to review by the Superior Courts of the several counties.

Workmen's Compensation—(Continued)

HAWAII.

Date of enactment. April 28, 1915; in effect July 1, 1915.

Injuries compensated. Personal injury by accident arising out of and in course of employment, causing disability for more than 14 days or death within two years, and not due to the employee's intention to injure himself or another or to his intoxication.

Industries covered. All public and all industrial employment.

Persons compensated. Private employment: All persons under contract of employment or apprenticeship, other than casual employees, whose pay does not exceed \$36 per week. Public employment: All except elective officials and employees who receive salaries in excess of \$1,800 per year.

Burden of payment. All on employer.

Compensation for death.

(a) \$100 funeral expenses if death occurs within 6 months after the injury.

(b) 40 per cent. of average weekly wages to widow or dependent widower alone, 50 per cent. if 1 or 2 dependent children, 60 per cent if 3 or more; 30 per cent. to 1 or 2 orphans, 10 per cent. additional for each child in excess of 2, total not to exceed 50 per cent. If no consort or child, but other dependents, 25 to 40 per cent.

(c) Payments to widow cease on death or remarriage, and to widower on termination of disability or remarriage; to child on reaching age of 16, unless incapable of self-support, when they may continue to 18; to other beneficiaries, on termination of disability; no payments except to children to continue longer than 312 weeks. Basic wages not less than \$5 nor more than \$36 weekly.

Compensation for disability.

(a) Reasonable surgical, medical and hospital services for first 14 days, not exceeding \$50 in amount.

(b) For total disability, 60 per cent. of weekly wages, \$3 minimum, \$18 maximum, for not longer than 312 weeks; total not to exceed \$5,000. If wages are less than \$3, full wages will be paid unless disability is permanent, when \$3 will be paid.

(c) For partial disability, 50 per cent. of wage decrease, \$12 maximum, not over 312 weeks, total not to exceed \$5,000; fixed awards for specified injuries. Payments may be commuted to one or more lump sums in any case.

Revision of benefits. Agreements and awards may be reviewed at any time, not oftener than once in 6 months.

Insurance. Private employers must carry insurance, secure guaranty insurance, deposit security, or furnish proof of financial ability to make payments.

Security of payments. Payments are preferred claims, the same as wage debts. Employees have direct recourse to insuring company; insolvency of employer does not release insurer.

Settlement of disputes. Industrial accident boards for each county; appeals to courts.

IDAHO.

A State fund plan of workmen's compensation law enacted in March, 1917, but an authentic copy not available at the time of going to press. Compensation payments are covered on 55 per cent. of wages. The law becomes effective as to employees on January 1, 1918.

THE SIGN OF GOOD CASUALTY INSURANCE

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OF LONDON, ENGLAND

Head Office: CHICAGO, ILL

F. W. LAWSON, General Manager

Workmen's Compensation—(Continued)

ILLINOIS.

Date of enactment. June 10, 1911; in effect May 1, 1912; amended June 28, 1913, in effect July 1, 1913. Amended June 28, 1915.

Injuries compensated. Accidental injuries arising out of and in the course of employment causing permanent disfigurement, disability of over 6 working days, or death.

Industries covered. The building trades; construction, excavating and electrical work; transportation; mining and quarrying; work with or about explosives, molten metals, injurious gases or vapors, or corrosive acids; and all enterprises in which the law requires protective devices; provided the employer elects. Other employers may elect, but forfeit no defenses if they do not. Compulsory as to State and its municipalities.

Persons compensated. Private employment: All employees. Public employment: All persons employed by the State, county, municipality, etc., except officials.

Burden of payment. Entire cost rests on the employer.

Compensation for death.

(a) To persons wholly dependent or to lineal heirs to whose support the employee had contributed within 4 years, a sum equal to 4 years' earnings, not less than \$1,500 nor more than \$3,500.

(b) If only dependent collateral heirs survive, such a percentage of the above sum as the support rendered during the past two years was of the earnings of the deceased.

(c) If no dependents, a burial benefit not exceeding \$150.

Compensation for disability.

(a) Medical and surgical aid for not over 8 weeks, not over \$200 in value.

(b) For total disability, beginning with eighth day (second day of permanent), a weekly sum equal to one-half the employee's earnings, \$6 minimum, \$12 maximum, during disability or until payments equal a death benefit; thereafter, if the disability is permanent, a sum annually equal to 8 per cent. of a death benefit, but not less than \$10 per month.

(c) For permanent partial disability, one-half the loss of earning capacity, not less than \$5 nor more than \$12 a week.

(d) For certain specific injuries (mutilations, etc.), an additional benefit of 50 per cent. of weekly wages for fixed periods.

(e) For serious and permanent disfigurement, not causing incapacity, and not otherwise compensated, a sum not exceeding one-fourth the death benefits.

No payments are to extend beyond 8 years except in case of permanent total incapacity.

Lump sum payments for either death or disability may be substituted for periodic payments by the industrial board.

Revision of benefits. Medical examinations may be had not oftener than every 4 weeks. The industrial board may, on request, review installment payments, within 18 months after the award or agreement thereon.

Insurance. The employer may insure or maintain a benefit system, but may not reduce his liability under the act.

Security of payments. In case of insolvency, awards constitute liens upon all property of the employer within the county, paramount to all other claims, except wages, taxes, mortgages, or trust deeds.

Employers must furnish proof of ability to pay, or give security, insure, or make other provision for security of payment. The rights of an insolvent employer to insurance indemnities are subrogated to injured employees.

Settlement of disputes. Disputes are determined by the industrial board through an arbitration committee, subject to review by the board. Questions of law may be reviewed by the courts.

INDIANA.

Date of enactment. March 8, 1915; in effect September 1, 1915; amended March, 1917.

Injuries compensated. Personal injury causing disability for more than seven days, or death by accident arising out of and in course of employment, not due to willful misconduct, intention to injure self, intoxication, or wilful failure or refusal to use safety appliance or perform duty required by statute.

Industries covered. All except interstate and foreign commerce, for which Federal laws make provision, and domestic and agricultural labor, unless employer make contrary election; compulsory as to State and its municipalities. Railroad train employees specifically exempted.

Persons compensated. Private employment: All employees and contractors' employees engaged upon the subject matter of the contract; casual employees are excepted. Public employment: All employees.

Burden of payment. All on employer.

Compensation for death.

(a) \$100 for funeral expenses, if death from the injury occurs within 300 weeks.

Workmen's Compensation—(Continued)

- (b) 50 per cent. of weekly wages to persons wholly dependent; to those partially dependent, amounts proportionate to decedent's contributions to their support. The term of payment is limited to 300 weeks from the receipt of the injury.
- (c) Payments cease on remarriage of widow or dependent widower, or on children attaining the age of eighteen years, unless mentally or physically disabled for earning. Wages are to be considered as not above \$24 nor less than \$10 weekly, no total to exceed \$5,000.

Compensation for disability.

- (a) Medical and hospital services for first thirty days, and longer at option of employer; employee must accept unless otherwise ordered by Industrial Board.
- (b) For total disability 55 per cent. of wages for not more than 500 weeks.
- (c) For partial disability, 50 per cent. of wage loss for not more than 300 weeks.
- (d) For certain specified injuries, 55 per cent. of wages for designated periods ranging from 15 to 200 weeks.

Wage basis and total amounts are limited as for death benefits.

Any payments may be commuted to a lump sum after twenty-six weeks.

Revision of benefits. Awards may be viewed at any time by Industrial Board on its own motion or the request of either party, but without retroactive effect.

Insurance. Required unless satisfactory proof of financial ability to meet payments.

Security of payments. Contracts of insurance must inure directly to the benefit of the person entitled to payments under an award. Payments have same preference and priority as unpaid wages, and are exempt from claims of creditors.

Settlement of disputes. Disputes are determined by the industrial board, with appeal to courts on questions of law.

IOWA.

Date of enactment. April 18, 1913; in effect (a) establishing industrial commission and providing for insurance of employees July 4, 1913; (b) compensation features, July 1, 1914.

Injuries compensated. All personal injuries arising out of and in the course of the employment causing disability of more than two weeks, or death; except when caused by the injured employee's willful intention to injure himself or another, or by the intoxication of the employee.

Industries covered. All industries except agriculture, in absence of contrary election by employer. Compulsory as to State and its municipalities.

Persons compensated. Private employment: All employees in industries covered in absence of contrary election, except clerks not subjected to the hazards of the industry and casual employees. Public employment: All employees of the State and its subdivisions.

Burden of payment. Entire burden is on employer.

Compensation for death.

- (a) Reasonable expenses of the employee's last sickness and burial, not to exceed \$100.
- (b) To persons wholly dependent, a weekly payment equal to 50 per cent. of the wages of the deceased employee, but not more than \$10 nor less than \$5 per week, for 300 weeks.
- (c) If only partial dependents survive, such a proportion of the above as the amounts contributed by the employee to such partial dependents bear to his annual earnings.
- (d) If the employee was a minor whose earnings were received by the parent, a sum to the parent equal to two-thirds of the amount provided for persons wholly dependent.

Compensation for disability.

- (a) Reasonable surgical, medical, and hospital services and supplies for first two weeks, not exceeding \$100.
- (b) For total temporary disability, 50 per cent. of wages, not more than \$10 nor less than \$5 (unless wages are less than \$5, then full wages), for not more than 300 weeks.
- (c) For total permanent disability, the same compensation as for temporary disability, to be paid for a period of not more than 400 weeks.
- (d) For partial permanent disability (specified maimings), 50 per cent. of average weekly wages for fixed periods.

Lump sum payments may be substituted on approval of the court.

Revision of benefits. Payments may be reviewed by the industrial commissioner at the request of either party.

Insurance. Employers may insure in approved companies or mutual associations, or contract with employees to maintain approved scheme in lieu of the compensation provided by law, provided there is no diminution of benefits.

Workmen's Compensation—(Continued)

Security of payments. Employees must insure in approved companies or mutual associations, or furnish satisfactory proof of financial ability to make payments, or deposit security with the State insurance department. In case of insolvency of the insurer, a claim for compensation becomes a first lien, and in case of legal incapacity of insured to receive the amount due the insurer must settle directly with the beneficiary.

Settlement of disputes. Disputes may be settled by arbitration.

KANSAS.

Date of enactment. March 14, 1911; in effect January 1, 1912; amended March 10, 1913; amended March, 1917.

Injuries compensated. Injuries by accident arising out of and in the course of employment not due to intoxication or deliberate intention of injured employee, or caused by his willful failure to use safeguards provided by statute or furnished by employer, causing incapacity to earn full wages for at least one week, or death.

Industries covered. Railways, factories, mines, quarries, electric, building or engineering work, laundries, natural gas plants, county and municipal work, employments requiring the use of dangerous, explosive or inflammable materials, conducted for gain; in absence of contrary election; other employers may also elect.

Persons compensated. Private employment: All employees, including apprentices, but excluding casual employees. Public employment: Workmen on county and municipal work.

Burden of payment. Entire cost rests upon the employer.

Compensation for death.

- (a) To persons wholly dependent, a sum equal to 3 years' earnings of the deceased employee, not less than \$1,400 nor more than \$3,800. For non-resident alien beneficiaries (except in Canada) the maximum is \$750.
- (b) If only partial dependents survive, an agreed sum proportionate to the injury to such dependents.
- (c) If no dependents are left, a reasonable expense for medical attendance and burial not exceeding \$150.

Compensation ceases upon the marriage of any dependent, or when a minor, not physically or mentally incapable of wage earning, shall become 18 years of age.

Compensation for disability.

- (a) For total incapacity, payments during incapacity after the first week, equal to 60 per cent. of earnings, but not less than \$6 nor more than \$15 per week.

- (b) For partial incapacity, payments during incapacity, after the first week, equal to 50 per cent. of earnings, not less than \$6 nor more than \$15 per week.

No payments for total or partial disability shall extend over more than 8 years.

Lump sum payments may be substituted, as agreed upon or determined by the court.

Revision of benefits. Any award may be modified at any time by agreement. After one year either party may demand a revision. Employees must submit to medical examination at reasonable periods to determine their physical condition or payments may be suspended.

Insurance. The employer may insure in any approved insurance scheme which provides compensation not less favorable than is provided in this act.

Security of payments. Lump sums awarded by the court may be secured by order of the court by a good and sufficient bond when there is doubt of security of payment. If the employer was insured, the insurer shall be subrogated to the rights and duties of the employer.

Settlement of disputes. Disputes not settled by agreement may be referred to arbitrators, subject to an appeal to courts.

KENTUCKY.

Date of enactment.—March, 23, 1916; in effect August 1, 1916.

Injuries compensated. Personal injuries by accident arising out of and in course of employment, causing incapacity for more than two weeks, or death, not self-inflicted, or due to intoxication or wilful misconduct. Results of pre-existing diseases are not included.

Industries covered. All except domestic service and farm labor where five or more persons are employed; excepted industries may become subject to the act by joint application by employers and employees.

Workmen's Compensation—(Continued)

Persons compensated. Private employment: All employees in establishments coming under the act, if the employees elect. Public employment: All employees of municipalities coming under the act, if the employees elect.

Burden of payment. All on the employer.

Compensation for death.

- (a) Reasonable burial expenses, not to exceed \$75.
- (b) To persons wholly dependent, 65 per cent. of the average weekly earnings, not more than \$12 nor less than \$5 per week, for 335 weeks, the total not to exceed \$4,000.
- (c) If only partial dependents survive, a proportion of the amount for total dependency, determined by the degree of dependence.
- (d) If no dependents, \$100 payable to the personal representative. Payments to a widow or widower cease on remarriage and to a child on reaching the age of 16, unless incapacitated for wage earning. Payments thus terminated go to other beneficiaries, if any.

Compensation for disability.

- (a) Medical, surgical, and hospital aid for 90 days, unless another period is fixed by the board, the cost not to exceed \$100.
- (b) For total disability, 65 per cent. of average weekly wages for eight years, not more than \$12 nor less than \$5 total, not to exceed \$5,000.
- (c) For partial disability, 65 per cent. of the weekly wage loss, not to exceed \$12, for not more than 335 weeks, total not to exceed \$4,000.

Compensation periods are fixed for specified injuries.

Lump sum awards may be made after six months, if approved by the board.

Revision of benefits. Review may be had on the request of either party or on the motion of the board, changing or revoking any previous order.

Insurance.—Employers accepting the act must insure in a stock or mutual company or the State employees' Insurance Association, or give proof of financial ability to pay compensation direct.

Security of payments. Insurance policies must provide for direct liability to the beneficiaries. Self-insurers must furnish bond or other security. Benefits have the same priority as wage debts and are not subject to assignment or attachment.

Settlement of disputes. Disputes are settled by the Workmen's Compensation Board, or a member thereof, or a referee appointed by it: limited appeals to courts.

LOUISIANA,

Date of enactment. June 4, 1914; in effect January 1, 1915. Elective.

Injuries compensated. Injuries received by an employee in performing services arising out of or incidental to his employment in certain trades, business and occupations, and death. No compensation for first two weeks after injury nor in any case unless employer is notified, but medical or surgical service in that period not to exceed \$100.

Industries covered. Employees of the State, townships, parishes and villages, except State officials, or officials of parishes, townships, incorporated villages or cities or other political subdivisions, all manufacturing risks, engineering and electrical works and every industry, hazardous trade, business or occupation, to be determined by agreement between employer or employee or submission to judge of court of jurisdiction. Common carriers exempted.

Persons compensated. All workmen who elect to come under the act, either themselves or by parent or guardian.

State employees covered as above.

Burden of payment. Upon employer, but principal can have recourse at law against contractors, or others having legal liability.

Compensation for death. Burial expenses not over \$100. Weekly sum to dependents, not over one-half weekly wages, but not more than ten dollars nor less than three dollars for three hundred weeks. Partial dependents to receive a proportion such as the contributions of the deceased to their support.

- (a) Widow alone, 25 per cent. of average weekly wages; widow and one child, 40 per cent.; widow and two or more children, 50 per cent.
- (b) One child, 25 per cent.; two children, 40 per cent.; three or more, 50 per cent.
- (c) Father or mother, 25 per cent.; both 50 per cent.; one brother or sister, 25 per cent., with 10 per cent. additional for each such dependent over one; if other dependents, 20 per cent. for one and 10 per cent. additional for others; total benefits if over 50 per cent. to be abated to that amount; marriage or attainment of eighteen years and able to work to terminate payments.

Compensation for disability. None for first two weeks, but medical, surgical and hospital service for that period not to exceed one hundred dollars.

- (a) Total disability, temporary, 50 per cent. weekly wage with \$10 maximum and \$3 minimum for three hundred weeks. Permanent total disability, 50 per cent. for four hundred weeks.

Workmen's Compensation—(Continued)

- (b) Temporary partial disability, 50 per cent. of difference between average weekly wages before and after the accident, to cease when full wages are earned. Permanent partial disability, such wage difference, with \$10 maximum, not to exceed three hundred weeks, subject to schedule for specific losses.

Revision of compensation. Subject to jurisdiction of court, on appeal of either party, but may be settled between themselves by agreement in writing and approved by court.

Insurance. Any policy taken by the employer must cover his entire liability under the act, form to be approved by Secretary of State.

Security of payments. Employer entirely liable, unless insured and insurer liable in case of employer's failure.

Settlements of dispute, by agreement subject to approval of local court or by decision of such court.

MAINE.

Date of enactment. March 18, 1915; in effect January 1, 1916.

Injuries compensated. Accidental injuries or death arising out of and in the course of employment, except when caused by wilful intention to injure himself or another employee, or resulting from intoxication, unless employer knew or might have known of intoxication or habit of becoming intoxicated while on duty.

Industries covered. All except agricultural or logging industries and domestic service, shipping, casual employers, officials of the State, counties, cities, towns or other quasi-municipal corporations, or employers of less than 5 workmen, unless they elect to come under the law. Extra territorial hazard may be excluded by agreement.

Persons compensated. All workmen except those in industries named in above paragraph. Policemen and firemen shall be deemed employees, but shall deduct from compensation any benefits from pension or other funds to which the State or municipality contribute. Employees' rights of action waived without special notice to contrary.

Burden of payment. Entire costs rests on employer.

Compensation for death.

- (a) To persons wholly dependent, one-half weekly wages, not more than \$10 or less than \$4 a week for 300 weeks, upon death of widow payments to continue to child or children under 18 or physically or mentally incapacitated from earning.
- (b) To partial dependents, proportionate amount of total as dependency is proved, for 300 weeks.
- (c) No dependents, in addition to compensation following injury, if any, reasonable expenses of last sickness and burial not exceeding \$200.

Compensation for disability.

- (a) First two weeks of injury, medical and surgical service not to exceed \$30 unless for major surgical operations, to be agreed on or fixed by the commission.
- (b) For total disability, one-half average weekly wages, earnings or salary, not more than \$10 or less than \$4 a week; maximum 500 weeks or \$3,000. Presumptive total disability, total loss of sight both eyes, loss of both feet or hands, or one hand and one foot, spinal injury causing paralysis of legs or arms or injury to skull causing incurable imbecility or insanity.
- (c) For partial disability, one-half the loss of earning power, not over \$10 a week for not more than 300 weeks.
- (d) Specific losses: thumb, one-half wages 50 weeks; index finger, one-half wages 30 weeks; second finger, one-half wages 25 weeks; third finger, one-half wages 18 weeks; fourth finger, one-half wages 15 weeks; loss of first phalange, finger or thumb, one-half above amounts; more than first phalange finger or toe, to be considered total loss; great toe, one-half wages 25 weeks; any other toe, one-half wages 10 weeks; hand, one-half wages 125 weeks; arm, one-half wages 150 weeks; leg, one-half wages 150 weeks; foot, one-half wages 125 weeks; loss of eye or reduction of sight one eye to one-tenth normal, one-half wages 100 weeks. All payments \$10 maximum, \$4 minimum.

Revision of benefits. After payments have continued for 6 months, either party may petition for commutation to lump sum and release of liability. Decisions of the Commission in the absence of fraud, considered final. Decisions may be enforced by Supreme Court. Chairman may review any decision within 2 years of decree fixing compensation.

Insurance. Stock or mutual casualty insurance under forms approved by the Insurance Commissioner of the State, in any company authorized in the State. Employer assenting to the act to file copy of his policy with an insurance organization. Self-insurance permitted on cash deposit or bond, amount to be determined by the Commission. Subject to approval of the Commission, employer may continue any system in use on January 1, 1915, affording benefits equal to those under the law and not requiring contributions from employees unless carrying commensurate additional benefits. Insurance rates to be approved by the Insurance Department.

Workmen's Compensation—(Continued)

Security of payments. Compensation claims are entitled to a preference over unsecured debts of the employer; no lien of the employee to be impaired.

Settlement of disputes. Appeals may be taken from the decision of the Commission within 10 days after promulgation, to courts of equity. Administration of the law is by the Industrial Accident Commission of 3 members, chairman appointive, member of the bar, ex-officio members, Insurance Commissioner and Commissioner of Labor and Industry. Penalties are provided for fraud or misrepresentation.

MARYLAND.

Date of enactment. April 16, 1914; in effect November 1, 1914.

Injuries compensated. Accidental personal injury arising out of and in course of employment, not due to willful intention or intoxication, and causing disability for more than 2 weeks or death within 2 years.

Industries covered.—Extra-hazardous (enumerated list); others by joint election of employers and employees. Farm and domestic labor, country blacksmiths and wheelwrights are excluded.

Persons compensated. Private employment: All in industries covered, except casual employees and those receiving more than \$2,000 annually. Public employment: Workmen employed for wages in extra-hazardous work, unless the municipality makes other equal or better provision.

Burden of payment. All on employer.

Compensation for death.

(a) Funeral expenses, not over \$75.

(b) To persons wholly dependent, 50 per cent. of the weekly wages for 8 years; not more than \$4,250 nor less than \$1,000.

(c) To persons partly dependent, 50 per cent. of the weekly wages for such portion of 8 years as the commission may fix, the amount not to exceed \$3,000.

(d) If no dependents, funeral expenses only.

(e) Payments to widow close on remarriage, and to children on reaching the age of 16 years, unless mentally or physically incapacitated.

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Workmen's Compensation—(Continued)

Compensation for disability.

- (a) Medical, surgical, etc., expenses, not above \$150 in value.
 - (b) For total disability, 50 per cent. of weekly wages \$5 minimum, \$12 maximum, for not over 8 years, total not to exceed \$5,000. If wages are less than \$5, full wages will be paid.
 - (c) For partial disability, 50 per cent. of weekly wage loss, \$12 maximum, total not over \$3,000; specific periods for specified maimings.
- Where the injured employee is a learner, with prospect of increase of wages, this fact may be considered in fixing awards.
- Payments may, in the discretion of the commission, be made in part or in whole in lump sums.

Revision of benefits. The commission may modify its findings and orders at any time for justifiable cause.

Insurance. Insurance in State fund, stock or mutual company, or proof of financial ability, is required.

Security of payments. Policies must permit action by commission to secure payments to any person entitled. Payments may not be assigned, nor are they subject to execution or attachment.

Settlement of disputes. Disputes are to be settled by the industrial accident commission, with appeal to courts.

MASSACHUSETTS.

Date of enactment. July 28, 1911; in effect July 1, 1912; amended May 10, 1912; February 4, 1913; April 7, 1913; April 28, 1913; May 22, 1913, and 1915.

Injuries compensated. Injuries arising out of and in the course of employment causing incapacity for two weeks, or death, unless the injury is due to the serious and willful misconduct of the injured employee.

Industries covered. All industries if the employer so elects.

Persons compensated. Private employment: All employees, except masters of vessels and seamen engaged in interstate or foreign commerce and casual employees. Public employment: The State shall and any county, city, town or district having power of taxation may compensate laborers, workmen and mechanics.

Burden of payment. Entire cost rests upon the employer.

Compensation for death.

- (a) To persons wholly dependent, a weekly payment equal to two-thirds the average weekly wages of the deceased employee, but not less than \$4 nor more than \$10, for a period of 500 weeks, the total not to exceed \$4,000.
- (b) If only partial dependents survive, a sum proportionate to the portion of earnings contributed to their support by the deceased employee.
- (c) If no dependents, the reasonable expense of last sickness and burial, not to exceed \$200.

Children cease to be dependents at 18, unless mentally or physically incapacitated from earning a living.

Compensation for disability.

- (a) Reasonable medical and hospital services, and medicines as needed, for the first two weeks after injury.
- (b) For total disability, a sum equal to two-thirds the average weekly wages, but not less than \$4 or more than \$10 per week, not exceeding 500 weeks, nor \$4,000 in amount.
- (c) For partial disability, two-thirds the wage loss, but not to exceed \$10 per week, and for not longer than 500 weeks.
- (d) In specified injuries (mutilations, etc.) two-thirds the weekly wages, not exceeding \$10, nor less than \$4 per week for fixed periods, in addition to other compensation.

A lump sum payment may be substituted in whole or in part after payments for injury or death have been made for not less than six months.

Revision of benefits. Either party may demand a revision of payment at any time. Employees must submit to medical examination to determine their physical condition when requested by the employer.

Insurance. Employer must become a subscriber of the State Employees' Insurance Association or insure in some authorized liability insurance company.

Security of payments. The State controls the State Employees' Insurance Association, and other companies must be authorized by the State to do business.

Settlement of dispute. On request of either party, the industrial accident board calls for a committee of arbitration, whose decision is subject to review by the industrial accident board.

MICHIGAN.

Date of enactment. March 20, 1912; in effect September 1, 1912; amended April 10, 1913; April 16, 1913; May 2, 1913; May 7, 1913, and 1915.

Workmen's Compensation—(Continued)

Injuries compensated. Injuries causing incapacity to earn full wages for a period of two weeks, or death, arising out of and in the course of employment, unless such injuries resulted from intentional and willful misconduct of the injured person.

Industries covered. Compulsory as to the State and its municipalities, and each incorporated public board and commission authorized to hold property and to sue and be sued. All industries having one or more persons in service under contract of hire if the employer elects.

Persons compensated. Private employment: All employees, including aliens and minors, except casual employees. Public employment: All employees except officials of the State or of a municipality.

Burden of payment. Entire cost rests upon the employer.

Compensation for death.

(a) To persons wholly dependent, a weekly payment equal to one-half the deceased workman's earnings, but not less than \$4 nor more than \$10 per week for a period of 300 weeks.

(b) If only partial dependents survive, such proportion of the above as the amount of previous contributions bears to such earnings.

(c) If no dependents, the reasonable expense of the last sickness and burial, not exceeding \$200.

Compensation for disability.

(a) Reasonable medical and hospital services for the first 3 weeks.

(b) For total incapacity, a weekly payment equal to one-half the earnings, but not less than \$4 nor more than \$10 per week, nor for a period longer than 500 weeks from the date of the injury, and not exceeding \$4,000.

(c) For partial incapacity, a weekly payment equal to one-half the wage loss, but not more than \$10 per week, and for not longer than 300 weeks.

(d) For certain specified injuries (mutilations, etc.), 50 per cent. of average weekly earnings for fixed periods.

(e) Payments begin with the fifteenth day after the injury, but if the disability continues for 8 weeks or longer compensation is computed from the date of injury.

After six months lump sums may be substituted for weekly payments.

Revision of benefits. Weekly payments may be reviewed by the industrial accident board at the request of either party. An injured employee must submit to medical examination when requested.

Insurance. Employer must furnish proof of financial ability to pay the required compensation, or insure in an authorized employers' liability company, or in an employers' insurance association organized under State laws, or become a member of a State insurance fund administered by the State commissioner of insurance.

Security of payments. In case of insolvency, claims constitute a first lien upon all property of the employer. Employers must furnish proof of financial ability to pay compensation, or insure in approved companies or with the State.

Settlement of disputes. Either party may request the industrial accident board to appoint a committee of arbitration whose decisions are subject to review by the board. The supreme court may review questions of law.

MINNESOTA.

Date of enactment. April 24, 1913; in effect October 1, 1913; amended 1915.

Injuries compensated. Injury by accident arising out of and in the course of employment causing disability for more than two weeks, or death, unless intentionally caused, or due to the intoxication of the injured person.

Industries covered. All excepting common carriers by steam railroad and farm and domestic service, in the absence of contrary election by employers.

Persons compensated. Private employment: All employees, including aliens and minors, in the absence of contrary election, casual employees excepted. Public employment: All persons in the service of a county, city, town, village or school district, excluding public officials elected or appointed for regular terms.

Burden of payment. Cost rests upon the employer.

Compensation for death.

(a) To a widow alone, 35 per cent. of monthly wages of deceased, increasing to 60 per cent. if four or more children; to a dependent husband alone, 25 per cent.; to a dependent orphan 40 per cent., with 10 per cent. additional for each orphan in excess of two, with a maximum of 60 per cent.; to the dependent parent or parents, if no dependent widow, widower or children, 30 per cent. if one parent and 40 per cent. if both survive; if none of the foregoing, but a brother, sister, grandparent, mother-in-law or father-in-law is wholly dependent if but one such relative, 25 per cent., or if more than one, 30 per cent., divided equally.

(b) If only partial dependents survive, that proportion of benefits provided for actual dependents which contributions bore to wages earned.

Workmen's Compensation—(Continued)

- (c) When no dependents are left, expense of last sickness and burial not exceeding \$100, in addition to medical and hospital services provided in case of disability.

Payments continue for not more than 300 weeks and cease when a minor child reaches the age of 18, unless physically or mentally incapacitated from earning, and upon the death or marriage of other dependents unless otherwise specified.

Compensation for disability.

- (a) Reasonable medical and surgical treatment, not exceeding 90 days, nor \$100 in value unless ordered in exceptional cases, when \$200 is the limit.
(b) For total disability, 50 per cent. of wages.
(c) For temporary partial disability, 50 per cent. of the wage loss.
(d) For specified permanent partial disability (mutilations, etc.), 50 per cent. of the earnings for fixed periods.

Payments for death or disability may not be less than \$6.50 nor more than \$11 per week, unless the wages were less than \$6.50 when the amount of wages is paid. Payments may not extend beyond 300 weeks except for permanent total disability, when the maximum is 400 weeks, with payments of not more than \$6.50 per week thereafter for 150 weeks, the total not to exceed \$5,000.

Lump sums may be substituted for periodical payments, but in case of compensation for death, permanent total disability, or certain maimings, the consent of the court must be obtained.

Revision of benefits. After six months from the date of an award either party may apply to the court for revision. The employee must submit to medical examination when requested.

Insurance. Employers may insure in any authorized company, stock or mutual, or maintain co-operative schemes, assuming other and greater risks, and other classes of industrial insurance.

Security of payments. Insured workmen have an equitable lien upon any policy becoming due, and in case of the employer's incapacity the insurer shall make payment directly to them. Claims to compensation have the same preference against the assets of the employer as unpaid wages.

Settlement of disputes. Either party may submit a claim to the judge of the district court, who shall determine such dispute in a summary manner, subject to review by the supreme court as to questions of law.

MONTANA.

Date of enactment. March 8, 1915; in effect July 1, 1915.

Injuries compensated. Injuries arising out of and in course of employment, resulting from some fortuitous event, causing death or disability of more than 2 weeks' duration.

Industries covered. "All inherently hazardous works and occupations," including manufacturers, construction work, transportation, and repair of the means thereof, and any hazardous occupation or work not enumerated, in which employers elect, but not including agricultural, domestic, or casual labor.

Person compensated. Private employment: All persons other than independent contractors, employed in the industries covered, whether as manual laborers or otherwise, except casual employees. Public employment: All employees in the industries covered.

Burden of payment. All on employer except that contributions may be arranged for hospital fund.

Compensation for death.

- (a) \$75 for funeral expenses, if death occurs within 6 months of injury.
(b) To beneficiaries (widow, widower, child or children under 16, or invalid child above 16) 50 per cent. of wages of the deceased if residents of the United States; if not, 25 per cent., unless otherwise required by treaty. To major dependents (father or mother) in case there are no beneficiaries, 40 per cent. To minor dependents (brother or sisters actually dependent), if no beneficiary or major dependent, 30 per cent. Non-resident alien dependents receive nothing unless required by treaty, nor do beneficiaries if citizens of a Government excluding citizens of the United States from equal benefits under compensation laws. Term of payments may not exceed 400 weeks, \$10 maximum, \$6 minimum; if wages less than \$6, then full wages. Payments cease on remarriage of widow or widower, or when child, brother, or sister reaches the age of 16, unless an invalid.

Compensation for disability.

- (a) Medical and hospital services during first 2 weeks after happening of injury, not over \$50 in value, unless there is a hospital contract.

Workmen's Compensation—(Continued)

- (b) For total temporary disability, 50 per cent. of wages during disability, \$10 maximum, \$6 minimum, unless wages are less than \$6, when full wages will be paid, for not more than 300 weeks.
 - (c) For total permanent disability, same scale as above for 400 weeks, then \$5 per week while disability continues.
 - (d) For partial disability, 50 per cent. of the wage loss, wages and benefits not to exceed \$10 nor fall below \$6 in amount, unless wages at time of injury were less than \$6; payments to continue not more than 150 weeks for permanent cases, and 50 weeks where disability is temporary.
 - (e) For maimings, compensation of same scale and limits as in (b) for terms ranging from 3 to 200 weeks.
- Periodical payments may in any case be converted in whole or part to lump sums.

Revision of benefits. Decisions and awards may be rescinded or amended at any time by the Industrial Accident Board, for good cause.

Insurance. The employer may carry his own risk on a showing of financial ability; security may be required for probable liabilities and must be given when a continuing payment is ascertained. Insurance may be carried in any company authorized to do business in the State, or the employer may contribute to a State fund.

Security of payments. In case of bankruptcy, etc., liabilities under this act are a first lien upon any deposit made by an employer, and if this is not sufficient, then on any property of the employer or insurer within the State, and shall be prorated with other lienable claims.

Settlement of disputes. Proceedings to determine disputes under the act must be instituted before the Board and not elsewhere; limited appeal to courts.

NEBRASKA.

Date of enactment. April 21, 1913; in effect July 17, 1913.

Injuries compensated. Injury causing disability for more than fourteen days, or death, caused by accident arising out of and in the course of employment, except accident caused by or resulting in any degree from willful negligence or intoxication.

Industries covered. All industries where 5 or more persons are employed by the employer in the regular trade, business or occupation of the employer, except domestic service, agriculture, and interstate or foreign commerce, in the absence of contrary election. Exempt employers may make an affirmative election.

Persons compensated. Private employment: All employees, including aliens and minors, but excluding casual employees, and home workers. Public employment: All persons employed by the State, or any government agency created by the State, not having been elected or appointed for a regular term.

Burden of payment. The entire cost rests upon the employer.

Compensation for death.

- (a) In addition to any other benefits, a reasonable amount not exceeding \$100 to cover expenses of last sickness and burial.
- (b) To persons wholly dependent, 50 per cent. of the employee's wages, but not less than \$5 nor more than \$10 per week, during dependency, but not exceeding 350 weeks; if the wages of the deceased were less than \$5 per week, then full wages are to be paid as compensation.
- (c) If only partial dependents survive, a proportion of the above corresponding to the relation the contribution of the deceased to their support bore to his wages.

Compensation to children ceases when they reach the age of 16 years, unless they are physically or mentally incapacitated from earning.

Compensation for disability.

- (a) Medical and hospital services during the first 21 days, not exceeding \$300 in value.
 - (b) For total disability, one-half of the weekly wages, but not less than \$5 or more than \$10 per week for 300 weeks; thereafter while disability lasts 40 per cent. of such wages, but not less than \$4 or more than \$8 per week: *Provided, however,* If weekly wages are less than the minimum, compensation to amount of full wages is to be paid.
 - (c) For partial disability, 50 per cent. of loss of earning capacity, but not exceeding \$10 per week nor exceeding 300 weeks.
 - (d) For certain specified injuries (mutilations, etc.), 50 per cent. of wages for fixed periods with the same limits as to amounts as above.
- Payments begin with the twenty-second day, but if disability continues 8 weeks or longer, compensation is computed from the date of injury.
- Lump sums may be substituted for periodic payments, but if for death or permanent disability, the approval of the court must be obtained.

Revision of benefits. Benefits running for a period of six months or longer may be revised at any time by agreement of the parties or after six months by application to a court.

Workmen's Compensation—(Continued)

Insurance. An employer may insure his liability for compensation in any authorized stock or mutual insurance company.

Security of payments. In case of the insolvency of an insured employer, claimants are subrogated to the rights as against the company which the employer would have had if he had paid the claim.

Compensation rights and awards have the same preference against the assets of the employer as unpaid wages for labor.

Settlement of disputes. Questions may be submitted to arbitration by mutual consent, or either party may submit a claim to the district court of county to be heard and determined as a cause in equity, with the right of appeal to the supreme court.

NEVADA.

Date of enactment. March 15, 1913; in effect July 1, 1913. Amended 1915.

Injuries compensated. Injuries arising out of and in the usual course of employment, causing incapacity to earn full wages for a period of more than seven days, or death, except when caused by the employee's willful intention to injure himself or another, or if the injury is sustained while intoxicated.

Industries covered. All, except domestic and farm labor, in the absence of contrary election; compulsory as to the State and its municipalities.

Persons compensated. Private employment: All employees in the industries covered. Public employment: All employees.

Burden of payment. The entire cost rests upon the employer, except that he may deduct \$1 per month from each employee's wages for medical, etc., expenses.

Compensation for death.

(a) Burial expenses not to exceed \$125.

(b) To dependent widow or widower alone, 40 per cent. of the average monthly wages, total not to exceed \$4,000; if one or two children, 50 per cent., \$5,000 maximum; if three or more children, 60 per cent., \$6,000 maximum. Payments may not be less than \$20 nor more than \$60 monthly nor continue more than 100 months. Orphans under sixteen receive sums fixed by the commission, \$10 minimum, \$35 maximum, for periods also fixed by the commission. Partial dependents receive in proportion to the contributions of the deceased to their support at the time of his death for periods not exceeding 100 months.

Compensation for disability.

(a) Reasonable medical, surgical and hospital aid for not more than four months.

(b) For total disability, an amount equal to one-half the average monthly wages, but not less than \$20 nor more than \$60 for 100 months, the total not to exceed \$5,000.

(c) For partial disability, one-half the loss of earning capacity, but not more than \$40 per month for not more than 60 months.

(d) For certain specific injuries (mutilations, etc.) a monthly payment equal to one-half the monthly wages for fixed periods.

No compensation is payable for the first week of disability, but if it continues three weeks or longer compensation is paid from the date of the injury.

The industrial commission may permit the substitution of lump sums for monthly payments in an amount not exceeding \$5,000.

Revision of benefits. Rearrangement of compensation may be made by the industrial commission when application is made therefor.

Insurance. Employers coming under this act must insure in the State insurance fund.

Security of payments. State management of the insurance fund and collection of premiums by the State. Payments are not assignable and are exempt from attachment, etc.

Settlement of disputes. All matters relating to the amount of compensation to be paid are determined by the industrial commission.

NEW HAMPSHIRE.

Date of enactment. April 15, 1911; in effect January 1, 1912.

Injuries compensated. Any injury to an employee arising out of and in the course of employment causing disability of over two weeks, or death, unless due to willful misconduct, intoxication, or violation of law.

Industries covered. Industries dangerous to life or limb, including the operation and maintenance of steam and electric railroads, work in shops, mills, factories, etc., employing 5 or more persons; work about lines or cables charged with electricity; operations dangerously near explosives used in the industry, or to a steam boiler owned and operated by the employer; and work in or about any quarry, mine or foundry; provided the employer elects.

Persons compensated. Private employment: All workmen engaged in any of the employments covered by this law. Public employment: Government employees are not mentioned.

Workmen's Compensation—(Continued)

Burden of payment. Entire cost rests upon the employer.

Compensation for death.

- (a) To persons wholly dependent, a sum equal to 150 times the average weekly earnings of the deceased, not to exceed \$3,000.
- (b) If only partial dependents survive, such proportion of the above compensation as corresponds to the portion of wages contributed to their support.
- (c) If no dependents are left, expenses of medical care and burial to a reasonable amount, not in excess of \$100.

Compensation for disability.

- (a) For total disability, a sum beginning with the fifteenth day, not exceeding 50 per cent. of average weekly earnings.
- (b) For partial disability, a sum not in excess of 50 per cent. of the loss of earning capacity.
In no case is compensation to exceed \$10 a week nor run for a longer period than 300 weeks.
The court may determine the amount of lump sums payable as a substitute for weekly payments.

Revision of benefits. The injured person, when requested by the employer, must submit to medical examination not oftener than once a week.

Insurance. No provision.

Security of payments. The employer must satisfy the commissioner of labor of his ability to pay the required compensation or file a bond conditioned on the discharge of all liability incurred under this act.

Weekly payments have the same preferential claim against the assets of the employer as is allowed for unpaid wages or personal services.

Settlement of disputes. All questions not settled by agreement are determined by an action in equity.

NEW JERSEY.

Date of enactment. April 4, 1911; in effect July 1, 1911; amended May 2, 1911, April 1, 1912, and March 27, 1913.

Injuries compensated. Injury by accident arising out of and in the course of employment causing disability of over two weeks, or death, unless intentionally self-inflicted or due to intoxication.

Industries covered. All employments in the absence of contrary election.

Persons compensated. Private employment: All employees except casual. Non-resident aliens receive no benefits. Public employment: Every employee of the State, county, municipality, board or commission, or other governing body, including boards of education, except persons receiving a salary greater than \$1,200 per year, and those holding an elective office.

Burden of payment. The entire cost rests upon the employer.

Compensation for death.

- (a) To one dependent, 35 per cent. of the wages of the deceased person, and for each additional dependent 5 per cent. additional, the total not to exceed 60 per cent., payable for not more than 300 weeks. Compensation not to be less than \$5 nor more than \$10 per week, unless the earnings were less than \$5, when full wages are paid.
- (b) If no dependents, the expense of the last sickness and of burial, not exceeding \$100.

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Workmen's Compensation—(Continued)

Payments to widows cease on remarriage, and to orphans on reaching the age of 18, unless physically or mentally deficient.

A lump sum payment may be substituted at the discretion of the court of common pleas.

Compensation for disability.

- (a) Reasonable medical and hospital services for the first two weeks of incapacity, not exceeding \$50 in value.
- (b) For temporary total disability 50 per cent. of wages, payable during disability but not beyond 300 weeks.
- (c) For permanent total disability, 50 per cent. of wages during such disability, not beyond 400 weeks.
- (d) For certain specific injuries (mutilations, etc.) producing partial but permanent disabilities, 50 per cent. of wages during fixed periods.

All weekly payments are subject to the same rule as to the minimum and maximum, as for death benefits.

A lump sum payment may be substituted at the discretion of the court of common pleas.

Revision of benefits. At any time after one year after an award has been made, either party may demand a revision of benefits.

Insurance. Compulsory in some form.

Security of payments. The right of compensation has the same preference against the assets of the employer as are now or may hereafter be allowed by law for a claim for unpaid wages.

Settlement of disputes. Either party may submit a claim to the Workmen's Compensation Bureau who shall hear and determine such disputes in a summary manner, subject to review of questions of law by the courts of common pleas and the supreme court.

NEW YORK.

Date of enactment. December 16, 1913; in effect July 1, 1914. Amended 1915.

Injuries compensated. Accidental injuries arising out of and in course of employment, and disease or infection naturally and unavoidably resulting therefrom, causing disability for more than two weeks, or death, unless caused by the willful intention of the injured employee to bring about the injury or death of himself or another, or by his intoxication while on duty.

Industries covered. "Hazardous employments," including construction, maintenance, and operation of steam and street railroads; telegraph, telephone, and other electrical construction, installation, or operation; foundries, machine shops, and power plants; stone cutting or dressing; manufactures, tanneries, laundries, printing, and bookbinding; ship-building and repair, and the use of vessels in intrastate commerce; work in mines, quarries, tunnels, subways, shaft sinking, etc.; engineering work, and the construction, repair, and demolition of buildings and bridges; lumbering, draying, loading, and unloading.

Persons compensated. Private employment: All employees in industries covered, farm laborers and domestic servants not included. Public employment: Not included.

Burden of payment. On employer. Employees of the State and a municipal corporation or political sub-division thereof, engaged in industries covered, are included.

Compensation in case of death.

(a) \$100 for funeral expenses.

(b) To a widow or dependent widower alone, 30 per cent. of wages of deceased, 10 per cent. additional for each child under 18; dependent orphans under 18 receive 15 per cent. each, and dependent parents, brothers, or sisters receive 15 per cent. each; aggregate payments in no case to exceed 66 $\frac{2}{3}$ per cent.

(c) Payments to widow or widower cease on death or remarriage or when dependence of widower ceases, with two years' compensation on remarriage; payments to children, brothers, and sisters cease at 18, and to parents when dependence ceases.

In computing the above benefits no wages in excess of \$100 monthly are considered.

Compensation for disability.

(a) Medical and surgical treatment and hospital services for 60 days, costs to be approved by the commission.

(b) For total disability, 66 $\frac{2}{3}$ per cent. of wages during continuance.

(c) For partial disability, 66 $\frac{2}{3}$ per cent. of wage loss; for specified permanent partial disabilities (mutilations, etc.), 66 $\frac{2}{3}$ per cent. of wages for fixed periods.

The foregoing payments may not be less than \$5 nor more than \$15 per week, except for certain maimings the maximum may be \$20.

Revision of benefits. Awards may be reviewed at any time, and ended or increased or decreased within the limits fixed.

Notice of injury. Notice of an injury for which compensation is payable must be given in writing to the employer and to the commission within ten days after the injury;

Workmen's Compensation—(Continued)

and in case of death resulting from such injury, within thirty days after death. This notice shall contain the name and address of the employee; shall state in ordinary language the time, place, nature and cause of the injury, and shall be signed by the injured employee or by a person on his behalf, or in case of death by a dependent or a person on his behalf. The failure to give such notice may be excused by the commission either on the ground that for some sufficient reason notice could not have been given or on the ground that the State fund, insurance company, or employer, as the case may be, has not been prejudiced thereby; otherwise the failure to give such notice shall constitute a bar to any claim for compensation.

Medical examination. An injured employee claiming or entitled to compensation shall, if requested by the commission, submit to medical examination at such times and at a place reasonably convenient for him, as may be provided by the commission. If the employee or the insurance carrier so desires, he may have a physician or physicians of his own selection, to be paid by him, present to participate in such examinations. Refusal to submit to such examination suspends the right to compensation for the period of such refusal.

Waiver, assignments. No employee may waive his right to compensation. No employee may agree to assign his right of compensation to another.

Insurance. Employer must give proof of financial ability to make payments (deposit of securities may be required), or must insure in State fund or mutual or stock company.

Security of payment. Insurance may be made to inure directly to the benefit of claimants; insolvency of employer does not release insurance company. Payments have same preference as unpaid wages for labor.

Settlement of disputes. Disputes are settled by the State workmen's compensation commission, with appeals to courts.

OHIO.

Date of enactment. June 15, 1911; in effect January 1, 1912; amended March 14, 1913.

Injuries compensated. All injuries not self-inflicted received in the course of employment causing disability beyond one week, or death.

Industries covered. All industries employing 5 or more persons regularly in the same business; also establishments with less than 5 workmen if the employer elects to pay the premiums provided by this act.

Persons compensated. Private employment: All employees excluding casual workers, but including aliens and minors lawfully employed. Public employment: Persons in the service of the State, or its political subdivisions, excepting the officials of the State or municipal governments, and policemen and firemen in cities where pension funds are established and maintained by municipal authority.

Burden of payment. Entire cost rests upon the employer.

Compensation for death.

- (a) Burial expenses not to exceed \$150.
- (b) To persons wholly dependent, 66 $\frac{2}{3}$ per cent. of the average weekly earnings of the deceased workman for six years after the date of the injury, not less than \$1,500 nor more than \$3,750.
- (c) If only partial dependents survive, a proportionate sum to continue for all or such portion of the period of six years as the State liability board may determine in each case, not exceeding a maximum of \$3,750.
- (d) If no dependents, medical and hospital services not exceeding \$200 in value, and burial expenses as above.

Compensation for disability.

- (a) Medical, hospital, etc., services, not to exceed \$200.
- (b) For total temporary disability, a weekly payment of 66 $\frac{2}{3}$ per cent. of average weekly wages, during disability, not less than \$5 nor more than \$12 per week, but not for longer than six years, nor exceeding \$3,750.
- (c) For total permanent disability, a weekly payment as above continuing until death.
- (d) For partial disability, 66 $\frac{2}{3}$ per cent. of loss of earning capacity during the continuance thereof, but not exceeding \$12 per week or a total of \$3,750.
- (e) In certain specified injuries (mutilations, etc.), compensation of 66 $\frac{2}{3}$ per cent. of wages for fixed periods, with the same maximum and minimum limitations noted above.

In all cases if wages are less than prescribed minimum, then total wages are paid as compensation; an expected increase in wages may be given consideration.

Revision of benefits. The State liability board may from time to time make such modification or change in its former findings of fact as it deems necessary.

Insurance. The law creates a State insurance fund, under control of a State liability board. Other schemes are permitted, provided benefits equal to those provided by the State insurance fund are guaranteed employees at the employer's cost.

Workmen's Compensation—(Continued)

Security of payments. Insurance is under State control. Claims for compensation under this law have the same preference against the assets of the employer as are or may be allowed by law on judgments rendered for claims for taxes.

Settlement of disputes. The board hears and determines all cases within its jurisdiction, limited right of appeal to the civil courts being reserved to the claimant.

OKLAHOMA.

Date of enactment. March 22, 1915; in effect September 1, 1915.

Injuries compensated. Personal injuries causing disability for more than two weeks arising out of and in course of employment not due to the willful intention of the injured employee to injure himself or another, intoxication, or willful failure to use statutory safeguard. Fatal injuries not covered.

Industries covered. "Hazardous" (enumerated list and general clause), in which more than two persons are employed, including work by State or municipalities; agriculture, stock raising, retail stores, and interstate railways not included.

Persons compensated. Private employment: Persons engaged in manual or mechanical work or labor in industries covered. Public employment: Workmen employed for wages in any hazardous work within meaning of this act.

Burden of payment. All on employer.

Compensation for death. Fatal injuries not covered.

Compensation for disability.

(a) Necessary medical, surgical, or other treatment for first 15 days.

(b) For temporary total disability, 50 per cent. of average weekly wages for not more than 300 weeks.

(c) For permanent total disability, 50 per cent. of average weekly wages for not more than 500 weeks.

(d) For permanent partial disability, 50 per cent. of wage loss for not more than 300 weeks; for specified injuries, 50 per cent. of weekly wages for fixed periods in lieu of other compensation.

Payments may not exceed \$10 per week nor be less than \$6 unless wages were less than \$6, when full wages will be paid. Periodical payments may be commuted to lump sums, and aliens who are non-residents may have payments commuted to lump sums equal to one-half of the value of the present worth.

Revision of benefits. Awards may be reviewed at any time on application of any party in interest.

Insurance. Insurance, the maintenance of a benefit fund, or proof of ability to make compensation payments is required.

Security of payments. Insurance companies or fund systems must be approved by the commission. Claims cannot be assigned, and payments are exempt from levy, execution, etc. Deposits with the commission to secure payments may be required of employers or insurers.

Settlement of disputes. Disputes may be settled by the industrial commission, subject to appeals to the supreme court.

OREGON.

Date of enactment. February 25, 1913; in effect 90 days after adjournment of the legislature. (July 1, 1913.)

Injuries compensated. Injuries by accident arising out of and in the course of employment except those brought about intentionally.

Industries covered. All hazardous occupations, including factories, mills, and workshops employing machinery; mines, quarries, wharves and docks, dredges, engineering works; building trades; telegraph, telephone, electric light and power plants or lines, steamboats, tugs and ferries; all in absence of contrary election. Other employers may accept the law by affirmative election.

Persons compensated. Private employment: Any workman employed as above in absence of contrary election. Non-resident alien beneficiaries other than parent, spouse or child are not included unless otherwise provided by treaty. Public employment: Not included.

Burden of payment. The employer deducts five-tenths of 1 per cent. of employee's monthly earnings, not less, however, than 25 cents per month, and himself contributes six times this amount. The State gives a subsidy.

Compensation for death.

(a) Burial expenses not to exceed \$100.

(b) To widow or invalid widower, a monthly payment of \$30, and to each child under 16 (daughters 18), \$6 a month, the total monthly not to exceed \$50.

(c) To orphans under 16 years of age (daughters 18), a monthly payment of \$15 each; the total not to exceed \$50.

(d) To other dependents, there being none of the foregoing, a monthly payment to each of 50 per cent. of the average support received during the preceding year, but not to exceed \$30 a month in all.

Workmen's Compensation—(Continued)

- (e) To parents of an unmarried minor, a monthly payment of \$25, until such time as he would have been 21, after which time compensation shall be paid according to (d) above.

Payments to widow or widower continue until death or remarriage. On remarriage of widow she receives a lump sum of \$300. Payments to a male child cease at 16 and to a female at 18, unless the child is an invalid.

Compensation for disability.

- (a) Transportation, medical, surgical, and hospital expenses not exceeding \$250 in value.
- (b) For permanent total disability, monthly payments as follows: (1) If unmarried at the time of the injury, \$30; (2) if with wife or invalid husband, but no child under 16 years, \$35; if the husband is not an invalid, the sum is \$30; (3) if married or a widow or widower with a child or children under 16 years, \$6 additional to the provision under (2) above, for each child until 16 years of age; the total monthly payments not to exceed \$50.
- (c) For temporary total disability, the above payments apply during disability, increased 50 per cent. for first 6 months, but in no case to exceed 60%.
- (d) For partial, temporary disability, a proportionate amount, corresponding to loss of earning power for not exceeding 2 years.
- (e) For certain specified injuries (mutilations, etc.), monthly payment of \$25 per month payable for fixed periods. A lump sum at the option of the injured person is provided in some cases.

Partial lump sum payments to any beneficiary may be substituted at the discretion of the commission.

Revision of benefits. The rate of compensation may be readjusted either upon the application of the beneficiary or by the State Industrial Accident Commission.

Insurance. Insurance is effected through the State Industrial Accident Fund, under supervision of the State Industrial Accident Commission. Also, with certain restrictions insurance with the companies is transacted.

Security of payments. Insurance under State control.

Settlement of disputes. Any decision of the commission is subject to review by the circuit court, and appeals lie from the circuit court as in other civil cases.

PENNSYLVANIA.

Date of enactment. June 2, 1915; in effect January 1, 1916.

Injuries compensated. Personal injury by accident in the course of employment, causing disability for more than fourteen days or death within 300 weeks, not intentionally self-inflicted or due to the intentional act of a third person for reasons not connected with the employment.

Industries covered. All, unless employer makes election to the contrary. (Agricultural and domestic employees are excluded by a separate act.)

Persons compensated. Private employment: All persons rendering service to another for a valuable consideration, casual employees and those working on material given out to be made up, repaired, etc., on premises not under the control of the employer excepted. Public employment: All employees.

Burden of payment. All on employer.

Compensation for disability.

- (a) \$100 funeral expenses.
- (b) 40 per cent. of weekly wages to widow or dependent widower, 5 per cent. additional for each child, total not to exceed 60 per cent.; if no parent, 25 per cent. if one or two children, 10 per cent. additional for each child in excess of two, total not to exceed 60 per cent.; if no consort or child under sixteen, but dependent parent, brothers, or sisters, 15 to 25 per cent. of wages.
- (c) Payments cease on death, remarriage of widow or widower, cessation of dependence if widower, or child, brother, or sister attaining the age of sixteen, not to continue beyond 300 weeks, unless for children under sixteen, when 15 per cent. will be paid for one and 10 per cent. additional for each additional child, total not to exceed 50 per cent. Basic wages are not less than \$10 nor more than \$20 weekly.

Compensation for disability.

- (a) Reasonable medical, surgical, and hospital expenses for first fourteen days after disability begins, cost not to exceed \$25, unless major surgical operation is necessary, when \$75 is the maximum.
- (b) For total disability, 50 per cent. of weekly wages for 500 weeks, \$5 minimum, \$10 maximum, total not to exceed \$4,000; if wages less than \$5, full wages will be paid.
- (c) For partial disability, 50 per cent. of weekly wage loss, \$10 maximum, for not over 300 weeks; fixed periods for specified injuries, \$5 minimum, \$10 maximum, full wages if less than \$5.
- Payments may be commuted to lump sum.

Workmen's Compensation—(Continued)

Revision of benefits. Agreements and awards may be reviewed by the Board at any time for proper cause.

Insurance. Employees must insure in the State fund, a stock or mutual company, or give proof of financial ability.

Security of payments. Agreements or claims may be filed with a prothonotary, who enters them as a judgment, and if approved by the Board they become a lien on the property of the employer. A separate act provides for direct payments from insurance companies to the beneficiaries, in case of the employer's failure to make payment of benefits.

Settlement of disputes. Disputes are settled by a workmen's compensation board, with appeal to courts.

PORTO RICO.

Date of enactment. April 13, 1916; in effect July 1, 1916.

Injuries compensated. All personal injuries by accident arising out of and during the course of employment causing death or disability, excepting injuries due to wilful intent to commit crime, intoxication or gross negligence, or wilful criminal act of a third person.

Industries covered. All industries employing five or more persons except domestic service and agricultural work without mechanically driven machinery, and common carriers by railroad.

Persons compensated. Private employment: all employees of employers not rejecting the provisions of the act, clerical employees in offices and commercial establishments where machinery is not used excepted; also excepting employees whose earnings exceed \$1,200 per year. Public employment: Not mentioned.

Burden of payment. All on employer.

Compensation for death.

(a) Burial expenses not exceeding \$40.

(b) Any balance of the sums the deceased workman would have received if the injuries had not proved fatal.

Benefits may be apportioned among the dependent legal heirs by the Workman's Relief Commission.

Compensation for disability.

(a) Necessary medical attendance and such medicines and necessary food as the Workman's Relief Commission may prescribe, for not longer than eight weeks, and not after the date on which compensation is allowed.

(b) For temporary disability, an amount equal to three-fourths of the weekly wages, not less than \$3 nor more than \$7, for not more than 104 weeks.

(c) For permanent disability, the sum of \$1,500 and an amount equal to three-fourths of the weekly wages, not less than \$3 nor more than \$7, for a maximum of 208 weeks.

The time and manner of payments are to be determined by the Workman's Relief Commission.

Revision of benefits. Awards may be modified at any time during the period for which they were originally made.

Insurance.—All payments are made from the Workmen's Relief Trust Fund established by the act, to which all employers covered by the act contribute.

Security of payments. Fund is administered by the Treasurer of the Island. Rights not assignable nor subject to attachment.

Settlement of disputes. Disputes are settled by the Workman's Relief Commission, with limited appeals to the courts.

RHODE ISLAND.

Date of enactment. April 29, 1912; in effect October 1, 1912. Amended April 29, 1913.

Injuries compensated. Personal injuries by accidents arising out of and in the course of employment causing incapacity for earning full wages for a period of more than 2 weeks, or death, except where the injury resulted from the wilful intention of the injured person to injure himself or another, or from intoxication.

Industries covered. All industries except domestic service and agriculture if the employer elects. Defenses in suits for damages are not abrogated unless more than 5 persons are employed.

Persons compensated. Private employment: All employees in establishments covered by this act in absence of contrary election, casual employees and those earning above \$1,800 a year excepted. Public employment: Not mentioned.

Burden of payment. Entire cost rests upon the employer.

Compensation for death.

(a) To persons wholly dependent, a weekly payment equal to one-half the average weekly earnings of the deceased employee, but not less than \$4 nor more than \$10 per week, for a period of 300 weeks.

Workmen's Compensation—(Continued)

- (b) If only partial dependents survive, a sum proportionate to the amount which the annual contributions bore to the annual earnings of the deceased, for not exceeding 300 weeks.
 - (c) If no dependents, the expense of the last sickness and burial of the deceased employee, not exceeding \$200.
- Payments to children cease on their reaching the age of 18 years unless they are physically or mentally incapacitated.

Compensation for disability.

- (a) The necessary medical and surgical care and hospital services for the first 2 weeks after the injury.
- (b) For total incapacity, a weekly payment equal to one-half the wages, but not less than \$4 nor more than \$10 per week, during such incapacity, but not for a longer period than 500 weeks.
- (c) For partial incapacity, a weekly payment equal to one-half the loss of earning power, but not exceeding \$10 per week, during such incapacity, and not for a longer period than 300 weeks.
- (d) For certain specified injuries (mutilations, etc.), in addition to the above, one-half the wages, weekly payments to be not less than \$4 nor more than \$10 per week, for fixed periods.

Lump sum payments may be substituted by order of the superior court after compensation has been paid for six months for either death or injury.

Revision of benefits. Amount payable may be reviewed and modified by the superior court at any time within 2 years, if the time for payments has not expired.

Insurance. Approved schemes or insurance plans may be substituted, but the employer must meet all cost unless added benefits are provided corresponding to any contributions made by employees.

Security of payments. Claims for compensation under this act, and under any substitute scheme, shall be entitled to a preference over the unsecured debts of the employer hereafter contracted to the same amount as the wages of labor are now preferred.

Settlement of disputes. Disputes are settled by the superior court on a petition in the nature of a petition in equity, filed by any party in interest. Appeals may be carried to the supreme court by any aggrieved person.

SOUTH DAKOTA.

Date of enactment. March, 1917.

Injuries compensated. Accidental injuries arising out of and in the course of employment causing permanent disfigurement, disability of over two weeks or death if not self-inflicted or caused by intoxication, wilful misconduct, or neglect to use a safety appliance.

Industries covered. Every employer, except of casual workers, domestic and agricultural employees, unless they elect to accept the law. Railroads, where the Federal laws provide, also excepted.

Persons compensated. Private employment: Every employee except as above stated. Public employment: All persons employed by the State, county, municipality, etc.

Burden of payment. Entire cost rests on the employer.

Compensation for death.

- (a) To any widow, child or children whom employee was under legal obligation to support, or if only parents, grandparents, brothers or sisters survive a sum equal to 4 years' earnings, not less than \$1,650 nor more than \$3,500.
- (b) If only dependent collateral heirs survive, such a percentage of the above sum as the support rendered during the past two years was of the earnings of the deceased.
- (c) If no dependents, a burial benefit not exceeding \$150.

Compensation to widows ceases upon remarriage.

Compensation for disability.

- (a) Medical and surgical aid for not over 4 weeks, not over \$100 in value.
- (b) For total disability, beginning with fifteenth day (first day if disability continues eight weeks), a weekly sum equal to one-half the employee's earnings, \$8 minimum. \$12 maximum, during disability or until payments equal a death benefit.
- (c) For permanent partial disability, one-half the loss of earning capacity, not less than \$5 nor more than \$12 a week.
- (d) For certain specific injuries (mutilations, etc.), an additional benefit of 50 per cent. of weekly wages for fixed periods.
- (e) For serious and permanent disfigurement, not causing incapacity, and not otherwise compensated, a sum not exceeding one-fourth the death benefits.

No payments are to extend beyond 6 years, except in case of permanent total incapacity.

Lump sum payments for either death or disability may be substituted for periodic payments by the industrial commissioner.

Workmen's Compensation—(Continued)

Revision of benefits. Medical examinations may be had not oftener than every 4 weeks. The industrial board may, on request, review instalment payments, within ten days after the award or agreement thereon.

Insurance. Insurance permitted to authorized companies, interinsurance, mutuals and self-insurance.

Security of payments. In case of insolvency, awards constitute liens upon all insurance due on account of any policy or other provision.

Settlement of disputes. Disputes are determined by the industrial commissioner, by a board of arbitration, subject to review by the commissioner. Questions of law may be reviewed by the courts.

TEXAS.

Date of enactment. April 16, 1913; in effect September 1, 1913.

Injuries compensated. Personal injury sustained in the course of employment causing incapacity to earn full wages for at least one week, or death.

Industries covered. Excluded from the act are domestic and farm labor, railways operated as common carriers, and cotton ginning; also establishments in which not more than 5 persons are employed. Applies to other industries if the employer subscribes to the State insurance fund.

Persons compensated. Private employment: All employees in industries included, except casual. Public employment: No provision.

Burden of payment. The entire cost rests upon the employer.

Compensation for death.

- (a) To the legal beneficiary of the deceased employee, a weekly payment equal to 60 per cent. of his wages, not less than \$5 nor more than \$15 for a period of 360 weeks, distributed according to law governing property distribution.
- (b) If no beneficiaries or creditors are left, the expenses of the last sickness and in addition a funeral benefit not to exceed \$100.
- (c) If the deceased leaves no beneficiaries but leaves creditors, the insurance association is liable to the creditors for such debts in an amount not exceeding that which would be due beneficiaries.

Compensation for disability.

- (a) Medical and hospital care for the first week.
- (b) For total incapacity, a compensation equal to 60 per cent. of the average weekly wages of the injured person, but not less than \$5 nor more than \$15 per week during such disability, but not exceeding a period of 400 weeks.
- (c) For partial incapacity, a compensation equal to 60 per cent. of the loss of earning power during such disability, but not exceeding 300 weeks, in no case to exceed \$15 per week.
- (d) For certain specified injuries (mutilations, etc.), an additional compensation equal to 60 per cent. of the average weekly wages of the injured person for fixed periods, not less than \$5 nor more than \$15 per week.

A lump sum payment may be substituted for weekly payments in cases of death or total permanent disability, subject to the approval of the industrial accident board.

Revision of benefits. The industrial accident board may call for medical examination as often as may be reasonably ordered.

Insurance. Insurance may be effected through the Texas Employers' Insurance Association, under State control, or in any company admitted to do business in the State.

Security of payments. Association is under State control.

Settlement of disputes. Disputes are referable to the industrial accident board, whose decisions are subject to appeal to any court of competent jurisdiction.

UTAH.

A workmen's compensation law permitting all forms of insurance and creating a State fund was adopted in March and will be effective at once as to the preliminary work and as to industrial accidents on July 1, 1917. It is compulsory as to the State and municipalities and as to employers of four or more employees (other may elect); also as to insurance; extra-territorial in effect, and pays indemnities based on 55 per cent. of weekly wages. More liberal substitute systems will be permitted. Official text of the bill not available as we go to press.

VERMONT.

Date of enactment. April 1, 1915; in effect July 1, 1915.

Injuries compensated. Personal injury causing disability for more than 14 days or death within 2 years, arising out of and in course of employment, not due to the employee's willful intention to injure himself or another, his intoxication, or failure to use a safety appliance.

Workmen's Compensation—(Continued)

Industries covered. All industrial establishments in which more than 10 persons are employed, and commerce as far as permissible under Federal laws, domestic and casual labor excepted, unless election to the contrary is made. Public service under municipalities which elect compensation system.

Persons compensated. Private employment: All under contract with or in service of an employer, domestic and casual employees and those receiving more than \$1,500 excepted. Public employees: All except those elected by popular vote or receiving in excess of \$1,500 annually.

Burden of payment. All on employer.

Compensation for death.

(a) \$75 for funeral expenses if death occurs within 2 years.

(b) 33 1-3 per cent. of weekly wages to dependent widow or widower, 40 per cent. if there be 1 or 2 children, and 45 per cent. if more than 2; if no parent, 25 per cent. to 1 or 2 children, 10 per cent. additional for each child in excess of 2, total not to exceed 40 per cent.; if no consort or child under 18, and dependent parent, grandparent, or grandchild, 15 to 25 per cent. of wages.

(c) Payments to widow cease on death or remarriage; to widower on remarriage or cessation of dependency; to children on reaching age of 18 unless incapable of self-support, in no case to exceed 260 weeks or \$3,500 in amount; payments to other classes of beneficiaries end in 208 weeks at most. Basic wages are not less than \$5 nor more than \$25 weekly.

Compensation for disability.

(a) Medical and hospital services for first 14 days, not to exceed \$75.

(b) For total disability 50 per cent. of weekly wages for 26 weeks if temporary, 260 if permanent, subject to extension for 52 weeks, \$3 minimum, \$12.50 maximum, total not to exceed \$4,000. If wages are less than \$3, full wages will be paid unless disability is permanent, when \$3 will be paid.

(c) For partial disability, 50 per cent. of wage decrease, maximum \$10, for not more than 5 years.

(d) For certain specified injuries, 50 per cent. of weekly wages, but not more than \$10, for designated periods ranging from 8 to 170 weeks.

Payments may be commuted to one or more lump sums in any case.

Revision of benefits. Awards may be reviewed on application at any time, but not oftener than once in 6 months.

Insurance. Required unless deposit of security is made, or satisfactory proof of financial responsibility.

Security of payments. Employees may have direct recourse to insuring company; insolvency of employer does not release insurer; compensation rights are preferred claims.

Settlement of disputes. Disputes are determined by an Industrial Accident Board, with appeal to courts.

WASHINGTON.

Date of enactment. March 14, 1911; in effect October 1, 1911; amended, 1913; also 1917, effective June 15, 1917.

Injuries compensated. Injuries causing disability of 5 per cent., or death, to a person whether received upon the premises or at the plant or in the course of employment while away from the establishment, except injuries brought about intentionally.

Industries covered. All extra hazardous employment, including mills, factories and workshops where machinery is used; blast furnaces, mines, quarries, and wharves; engineering works; logging, lumbering, and shipbuilding; building trades; telegraph, telephone, electric light or power plants or lines; steamboats, tugs, and ferries; railroads except as governed by Federal statute; State, county, and municipal undertakings involving extra-hazardous work in which persons are employed for wages.

Persons compensated. Private employment: All employees in industries covered by the act; any working employer or salaried employee on the pay roll at a rate not greater than the average named in such pay roll provided that notice is given that employer is being carried on the pay roll. Public employment: All employees in industries covered by the act.

Burden of payment. The entire burden rests upon the employer.

Compensation for death.

(a) Expenses of burial not exceeding \$75.

(b) To widow or invalid widower, a monthly payment of \$20; to each child under 16, \$5 per month, the total not to exceed \$35.

(c) If no parent survives, a monthly payment of \$10 to each child under 16 years of age, the total not to exceed \$35.

(d) To other dependents, if none of the above survive, a monthly payment to each equal to 50 per cent. of the average amount previously contributed to the dependent, the total not to exceed \$20.

Workmen's Compensation—(Continued)

- (e) To the parent or parents of an unmarried minor a monthly payment of \$20 until the time he would have been 21. In case of dependence, payments to parents of minors are governed by (d).

Payments to a widow or widower continue until death or remarriage, and to a child until reaching the age of 16 years. If a widow remarries she receives a lump sum of \$240.

Compensation for disability.

- (a) For permanent total disability, payments as follows: (1) If unmarried at time of the accident, \$20 per month; (2) if with a wife or invalid husband, but no child under 16 years of age, \$25 a month; if the husband is not an invalid, \$15 per month; (3) if married, or a widow or widower with a child or children under 16 years, \$5 a month additional for each child, the total not to exceed \$35. If constant attendance is required the monthly payment may be increased \$20.
- (b) For total temporary disability, payments as for permanent total disability during disability, increased by 50 per cent. for first six months, but in no case to exceed 60 per cent. of monthly wages.
- (c) For temporary partial disability, the payment as for total disability continues in proportion to the loss of earning power, provided this shall exceed 5 per cent.
- (d) For permanent partial disability, a lump sum not to exceed \$2,000; if the injured person is a minor, the parents receive an additional sum, equal to 10 per cent. of the award to the injured person.
- Monthly payments may be converted into lump sum payments in case of death or permanent total disability.

Provision is made for "first aid" treatment at the cost of the employer, under the direction of a State medical aid board.

Revision of benefits. Revision may be had upon application of the beneficiary or upon the motion of the department.

Insurance. Insurance is required in a State accident fund.

Security of payments. Accident fund under State control.

Settlement of disputes. By industrial insurance department whose decisions are subject to review by the Superior Court, from which appeal lies, as in other civil cases.

WEST VIRGINIA.

Date of enactment. February 22, 1913; in effect October 1, 1913. Amended February 20, March 13, 1915; in effect as amended May 21, 1915.

Injuries compensated. All personal injuries not the result of wilful misconduct or intoxication of the injured employee, or self-inflicted, causing incapacity for more than one week, or death.

Industries covered. All except domestic or agricultural labor, if the employer becomes a member of the State insurance fund. Temporary work in the State may be specifically covered by a foreign employer on special agreement and deposit with the Commission. Any business or industry may be included on application.

Persons compensated. Private employment: All employees in industries covered, including aliens, except persons casually employed, traveling salesmen, and the officers of corporation. Public employment: No provision.

Burden of payment. Employer, 90 per cent.; employees, 10 per cent.

Compensation for death.

- (a) Reasonable funeral expenses, not to exceed \$75.
- (b) To the widow or invalid widower, \$20 per month and \$5 per month additional for each child under the age of legal employment, the total not to exceed \$35 per month. To children left alone under 15 years, \$10 a month to each child up to 15 years, total payment not to exceed \$30 a month. Term "child" to include posthumous child or legally adopted prior to injury. Separation of marriage ties before injury or abandonment voids liability; but if court actions are pending they determine the payment.
- (c) To other persons wholly dependent, if no widow, invalid widower, or child under the age of legal employment is left, 50 per cent. of the average monthly support received from the deceased during the preceding year, not exceeding \$20 per month, for 6 years. No rights continuing after death of such dependent.
- (d) If the deceased was a single minor, to a dependent parent, 50 per cent. of the earnings, not to exceed \$6 per week, until the time he would have become 21.
- (e) If only partial dependents survive, a compensation computed as in (c), with the same maximum.
- (f) Payments to a widow or widower on remarriage within 2 years 20 per cent.

Workmen's Compensation—(Continued)

lump sum payment of amount which would be due for period between date of remarriage and end of ten years from date of death and to children to cease on reaching 15 years. If injury or death results from "deliberate intention" of employer to produce such injury or death, compensation is payable and action against the employer may also be had.

Compensation for disability.

- (a) Medical, nurse, and hospital services, not exceeding \$150, unless to relieve a "permanent" disability, then not to exceed \$300.
- (b) For "temporary or partial" disability, beginning with the eighth day during such disability, 50 per cent. of loss of his earning capacity, not less than \$5 nor more than \$10 per week, not exceeding 26 weeks, except that for certain maimings the period may be 156 weeks.
- (c) Aggregate award for single injury, temporary disability, not to exceed 26 weeks, except for fractures lasting longer, then not to exceed 52 weeks.
- (d) Permanent disability—percentage of disability to total disability to be determined and awards as follows: 10 per cent. disability pays 50 per cent. of earnings for 30 weeks; 20 per cent. disability, 50 per cent. for 60 weeks; 30 per cent. disability, 50 per cent. for 90 weeks; 40 per cent. disability, 50 per cent. for 120 weeks; 50 per cent. disability, 50 per cent. for 150 weeks; 60 per cent. disability, 50 per cent. for 180 weeks; 70 per cent. disability, 50 per cent. for 210 weeks; over 70 per cent. and less than 85 per cent. disability, 40 per cent. during life; 85 per cent. to 100 per cent. disability, 50 per cent. during life; intermediate percentages to be computed by commissioner—all such allowances to be limited not to exceed \$8 a week or less than \$4 a week; loss of arm above elbow considered 50 per cent. to 65 per cent. disability, noting in the permanent disability schedule shall limit the compensation for temporary total disability, but sums paid under that section to be deducted if injury remains permanent.
- (e) For hernia, specific proof is required. In such cases, when operation is refused by claimant, no compensation is payable unless it is proved that operation would be unsafe.
- (f) Following disabilities conclusively presumed total: loss of both eyes or sight; both hands or use, practically total paralysis.

Revision of benefits. Awards may be modified at any time.

Insurance. Insurance is effected through a State fund under the control of the workmen's compensation commission in charge of one commissioner. The commission may reinsure all or any part of any class or risk in any authorized insurance company.

Security of payments. Insurance is under State control.

Settlement of disputes. Disputes are settled by the commission. Employee has right of appeal to courts. Payments to be made periodically, application to be made within 6 months, non-resident aliens to be represented by consular agents. Any person or firm knowingly failing to make any report or perform any duty required by the commissioner to be guilty of misdemeanor and on conviction to be fined not more than \$2,500. False reports to be held perjury. Any person fraudulently obtaining compensation to be guilty of misdemeanor and fined not more than \$500 and imprisoned not longer than 12 months.

WISCONSIN.

Date of enactment. May 3, 1911; in effect same date; amended June 26, 1913; July 30, 1913; August 9, 1913.

Injuries compensated. Personal injury by accident causing disability of at least one week, or death, while performing service growing out of and incidental to the employment, not intentionally self-inflicted.

Industries covered. All, if the employer elects. Compulsory as to State and its municipalities.

Persons compensated. Private employment: All employees except casual, including aliens, in the absence of contrary election. Public employment: All employees of the State or its political subdivisions.

Burden of payment. Entire cost rests upon the employer.

Compensation for death.

- (a) To persons wholly dependent, a sum equal to 4 years' earnings, but which when added to any prior compensation for permanent total disability shall not exceed 6 years' earnings.
- (b) If only partial dependents survive, a sum not to exceed 4 times the amount provided for their support during the preceding year.
- (c) If no dependents, the reasonable expense of burial, not exceeding \$100. All payments are to be made in weekly installments equal to 65 per cent. of the average weekly earnings. Dependence of children ceases at 18, unless physically or mentally incapacitated.

Workmen's Compensation—(Continued)

Compensation for disability.

- (a) Medical, surgical, and hospital treatment for not exceeding 90 days, or the reasonable expenses therefor.
- (b) For total disability, 65 per cent. of average weekly earnings during such disability, but if the injured person requires the assistance of a nurse, then 100 per cent. of earnings for first 90 days of disability.
- (c) For partial disability, 65 per cent. of loss of earning power.
- (d) For certain specific injuries (mutilations, etc.), a sum equal to 65 per cent. of average weekly earnings for fixed periods.
- (e) For serious permanent disfigurement, a lump sum may be allowed, not exceeding \$750.

In case of temporary or partial disability, the aggregate compensation for a single injury shall not exceed 4 years' earnings, and for permanent disability 6 years' earnings, nor may the disability period exceed 15 years from the date of the accident.

Lump sum payments may be substituted at any time after 6 months from the date of injury.

Revision of benefits. The commission may modify or change its order or award within 10 days if a mistake is discovered; or a review by the court may be had on appeal within 20 days. The commission may call for a medical examination at any time it deems necessary.

Insurance. Insurance in approved companies is permitted, but the liability of the employer may not be reduced.

Security of payments. The employer must give proof of financial ability or insure risks. Claims for compensation are preferred above other unsecured debts thereafter contracted.

Settlement of disputes. Disputes are settled by the industrial commission, subject to a limited review by the courts.

WYOMING.

Date of enactment. February 27, 1915; in effect April 1, 1915; amended March, 1917; effective April 1, 1917.

Injuries compensated. Personal injury causing disability for more than 10 days or death, as a result of employment and not due to the culpable negligence of the injured employee or to the willful act of a third person due to reasons personal to such employee or because of his employment.

Industries covered. Extra-hazardous (enumerated list), in which 3 or more workmen have been employed continuously for more than one month prior to the injury; employments requiring the use of explosives and work 10 or more feet above ground included, without reference to number of employees.

Persons compensated. Private employment: All employees in industries covered. Public employment: All employees in classes of employments designated.

Burden of payment. All on employer.

Compensation for death.

- (a) \$50 for funeral expenses, unless other arrangements exist under agreement.
- (b) Lump-sum payments of \$1,200 to widow or invalid widower, and additional sum, equal to \$60 per year, until the age of 16 is reached for each child under the age of 16, the total for children not to exceed one and one-half times the sum to be paid the surviving spouse. If there are dependent parents and no spouse or child under 16, a sum equal to 50 per cent. of 1 year's contribution, not exceeding \$500.

Compensation for disability.

- (a) For total permanent disability; lump sum of \$1,400 if single, \$1,600 if wife or invalid husband, and a sum equal to \$60 per year for each child under 16 until age of 16 is reached, the total for children not to exceed one and one-half times the sum allowed to the injured workman. If disability is temporary, \$18 per month if single, \$24 if married, and \$5 monthly for each child under 16, the total monthly payment not to exceed \$40 and the aggregate not to exceed the amount payable if the disability were permanent.
- (b) For permanent partial disability, fixed lump sums for specified injuries, others in proportion.

No provision is made for medical or surgical aid; all payments are lump sums, except for total temporary disability.

Revision of benefits. No provision.

Insurance. Insurance in State fund required.

Security of payments. Insurance under State control; payments not assignable or subject to execution, attachment, etc.

Settlement of disputes. Disputes are settled by the district courts of the counties, with appeal to the Supreme Court of the State.

Workmen's Compensation—(Continued)

UNITED STATES.

Date of enactment. September 7, 1916; in effect same date.

Injuries compensated. Personal injuries sustained while in the performance of duty, not due to intoxication, wilful misconduct or intention to bring about injury, causing death or disability for more than three days.

Industries covered. All civilian employments of the United States Government, and the Panama Railroad.

Persons compensated. All civil employees of the United States, and of the Panama Railroad Company.

Burden of payment.—All on the employer.

Compensation for death.

(a) \$100 burial expenses, and transportation of body of residents of the United States dying away from home, if relatives desire it.

(b) To widow or dependent widower alone, 35 per cent. of the monthly wages of deceased, with 10 per cent. additional for each child, the total not to exceed 66 2-3 per cent.

(c) If no parent survives, 25 per cent. to one child, and 10 per cent. additional child, the total not to exceed 66 2-3 per cent.

(d) To dependent parents of deceased, 25 per cent., if one, 40 per cent., if both are dependent: if there is a widow, widower or child the parents' rights are subordinate, and the total awards may not exceed 66 2-3 per cent.

(e) Other dependent relatives receive benefits in smaller amounts subject to the claims of the foregoing relatives.

Payments to a widow or dependent widower terminate on their death or remarriage: to a child on marriage reaching the age of 18, or if over 18 and incapable of self-support, on becoming capable of self-support; payments to other beneficiaries are subject to the above limitations, but may in no case continue beyond eight years.

All payments are subject to a maximum of \$66.67 per month and to a minimum of \$33.33, unless the actual earnings are less than that amount, when the compensation shall equal the earnings.

Compensation for disability.

(a) Reasonable medical, surgical and hospital services and supplies.

(b) For total disability 66 2-3 per cent. of the monthly pay during the continuance of such disability.

(c) For partial disability, 66 2-3 per cent. of the difference in wage earning capacity due to such disability.

Payments are subject to the same maximum and minimum amounts as in the case of death.

Payments on account of death or permanent disability may be commuted to a lump sum.

Revision of benefits. Awards may be reviewed at any time, either on request or by the commission on its own motion.

Insurance. No provision.

Security of payments. Compensation is paid from special compensation fund.

Settlement of disputes. The United States Employees' Compensation Commission decides all questions arising under the act.

CANAL ZONE.

Date of enactment. August 24, 1912. Executive Order February 26, 1913; in effect March 1, 1913. [Suspended.]

Injuries compensated. Personal injuries causing disability of over 5 days, or death, provided the injury is not intentionally brought about nor the result of intoxication.

Industries covered. The construction, maintenance, operation or sanitation of the Canal, Panama Railroad, or auxiliary canals, locks or other subsidiary enterprises.

Persons compensated. Private employment: Employees of the Panama Railroad Company directly engaged in the work named above. Public employment: Employees of the United States employed in the Canal Zone in the work named above.

Burden of payment. The entire burden rests upon the employer.

Compensation for death.

(a) To widow or widower wholly dependent, there being no dependent child, 35 per cent. of the monthly wages of the deceased for a period of 6 years; after 6 years not less than 20 nor more than 30 per cent. If partly dependent, a proportionate compensation.

(b) In addition to the above, 10 per cent. for each child, the total not to exceed 50 per cent. for 6 years, thereafter 25 to 40 per cent.

(c) If no parent is left, to one child 25 per cent. and 10 per cent. additional for each child, not exceeding in the aggregate 50 per cent. of the wages. After 6 years the compensation shall not exceed 25 to 40 per cent.

Workmen's Compensation—(Continued)

- (d) To parents, no widow, widower, or child being left, when one only is wholly dependent, 25 per cent.; when both are dependent, 20 per cent. each, payable for a period of 8 years.
- (e) To brothers, sisters, grandchildren and grandparents, no dependent spouse, child or parent being left, 20 per cent. if one is wholly dependent, and 30 per cent. if more than one. If no one is wholly dependent but one or more are partly so, 10 per cent. divided among them. Payments cease on the death or marriage of a beneficiary, on parents ceasing to be dependent, or on a child reaching the age of 18, if capable of self-support.

Compensation for disability.

- (a) Reasonable medical, surgical, and hospital services and supplies.
- (b) For total disability, a monthly payment beginning with the sixth day equal to 50 per cent. of pay, for not more than 6 years; thereafter a monthly payment not less than 25 nor more than 40 per cent. of such wages.
- (c) For partial disability, a monthly payment equal to 50 per cent. of the loss of earning capacity, for not longer than 6 years. If disability continues, a monthly payment not less than 25 nor more than 40 per cent. of such loss. Conversion to lump sum payments is provided for in certain cases.

Revision of benefits. The governor of the Panama Canal Zone may at any time review the compensation previously fixed.

Insurance. No provision.

Security of payments. Under Government control.

Settlement of disputes. The governor of the Canal Zone decides all questions arising under this order or in regard to the interpretation thereof.

ALBERTA.

Date of enactment. March 5, 1908; in effect January 1, 1909.

Injuries compensated. Injuries by accident arising out of and in the course of the employment which cause death or disable a workman for at least two weeks from earning full wages at the work at which he was employed. Compensation is not paid when injury is due to serious and willful misconduct of the workman, unless the injury results in death or permanent disablement.

Industries covered. Railways, factories, mines, quarries, engineering work, construction, repair and demolition of buildings, either over 30 feet in height, or with the use of mechanical power.

Persons compensated. Any person employed in manual labor, and other employees whose remuneration does not exceed \$1,200 a year.

Government employees. Government employees are covered by this act if employed in establishments or undertakings to which the law applies.

Burden of payment. Entire cost of compensation rests upon employer.

Compensation for death.

- (a) To those entirely dependent on earnings of deceased, a sum equal to three years' earnings, but not less than \$1,000, nor more than \$1,800.
- (b) To those partially dependent on earnings of deceased, a sum less than above amount, to be agreed upon by the parties or fixed by arbitration.
- (c) Temporary payments previously made to be deducted from the above amounts.
- (d) If deceased leaves no dependents, reasonable expenses of medical attendance and burial, but not to exceed \$200.

Compensation for disability. (1) A weekly payment of not more than 50 per cent. of employee's weekly earnings, but not exceeding \$10 a week, for employees 21 years and over, or earning \$10 a week and over; (2) 100 per cent. of employee's earnings, but not exceeding \$7.50 a week for employees under 21 years of age and earning less than \$10.

For partial disability, such weekly payment "as may appear proper," with regard to the difference between employee's average weekly earnings before the accident and average weekly amount which he is earning or able to earn after the injury, but not to exceed the amount of that difference.

A lump sum may be substituted for the weekly payments after six months, on the application of the employer, the amount to be settled by agreement or by the courts.

Revision of compensation. Weekly payments may be revised at request of either party.

Insurance. Employers may make contracts with employees for substitution of a scheme of compensation benefit or insurance in place of the provisions of the act, if the attorney general certifies that the scheme is not less favorable to the workmen and their dependents than the provisions of the act, and that a majority of the workmen are favorable to the substitute. The employers are then liable only in accordance with the provisions of the scheme.

Workmen's Compensation—(Continued)

Security of payments. In case of employer's bankruptcy, the amount of compensation due under this act, up to \$500 in any individual case, is classed as a preferred claim, or when an employer has entered into a contract with insurers in respect of any liability under the act to any workman, such rights of the employer, in case he becomes bankrupt, are transferred to and vested in the workman.

Settlement of disputes. (33) Disputes arising under the act are settled by arbitration, either by an arbitration committee representing employer and employees, or by an arbitrator, or, in absence of agreement, by the court. The attorney general may confer upon such arbitration committee any or all of the powers of courts in connection with the act.

On account of the disturbed conditions in Europe data for foreign countries has been difficult to secure. The following is as near correct as it could be made.—Editor of THE INSURANCE ALMANAC.

AUSTRIA.

Date of enactment. December 28, 1887; in effect November 1, 1889. Amendatory and supplementary acts, March 30, 1888, April 4 and July 28, 1889, January 17, 1890, December 30, 1891, September 17, 1892, July 20, 1894, July 12, 1902, August 9, 1908, February 8, 1909, April 29, 1912, and February 11, 1913.

Injuries compensated. All injuries causing death, or disability for more than three days received in the course of employment, unless caused intentionally.

Industries covered. Mining, quarrying, stonecutting, manufacturing, building trades, railways, transportation on inland waters, storage, theaters, chimney sweeping, street cleaning, building, cleaning, sewer cleaning, dredging, well digging, structural iron working, etc.; agricultural and forestry establishments using machinery; operating motor vehicles, when not training for or taking part in racing; marine navigation and fishing on the high seas.

Persons compensated. All workmen and technical officials regularly employed, but in agriculture and forestry only employees exposed to machinery.

Government employees. Act applies to Government employees unless an equal or more favorable compensation is provided by other laws.

Burden of payment. Medical and surgical treatment for twenty weeks and compensation for four weeks of disability paid by sick funds, to which employers contribute one-third and employees two-thirds. Compensation for disability after fourth week, and for death, paid by territorial insurance associations, to which employees contribute 10 per cent. and employers 90 per cent. In marine navigation and fishing on the high seas the entire burden is on the employer.

Compensation for death.

(a) Funeral expenses not to exceed 25 florins (\$10.15).

(b) Pensions to members of family, not to exceed 50 per cent. of earnings of deceased, to—

Widow, 20 per cent. until death or remarriage; in the latter case a lump sum equal to three annual payments; to dependent widower, 20 per cent. during disability.

Each legitimate child, 15 years of age or under, 15 per cent. when one parent survives and 20 per cent. when neither survives; to each illegitimate child, 15 years of age or under, 10 per cent.; pension of widow (or widower) and children reduced proportionately if they aggregate over 50 per cent.

(c) When pensions to above heirs do not reach 50 per cent., dependent heirs in ascending line receive pensions, not to exceed 20 per cent. of earnings of deceased, parents taking precedence over grandparents.

(d) In computing pensions, the excess of the annual earnings over 1,200 florins (\$487.20) is not considered.

Compensation for disability.

(a) Medical and surgical attendance for 20 weeks, paid by sick benefit fund.

(b) For total temporary or permanent disability, 60 per cent. of average daily wages of insured workmen in the locality, paid by sick benefit funds, from first to twenty-eighth day; and 60 per cent. of average annual earnings of injured persons, after twenty-eighth day, paid by territorial accident insurance institutions.

(c) For partial, temporary, or permanent disability, benefits consist of a portion of above allowance, but may not exceed 50 per cent. of average annual earnings.

(d) In computing payments, the excess of annual earnings over 1,200 florins (\$487.20) is not considered.

Revision of compensation. Reconsideration of the case may be undertaken by the insurance association of its own will, or upon petition.

Insurance. Payments are met by mutual insurance associations of employers in which all employees are required to be insured. The country is divided into districts, with a separate association for each district.

Workmen's Compensation—(Continued)

Security of payments. Operations of the insurance associations are conducted under the supervision of the minister of interior, who may increase the assessments.

Settlement of disputes. Disputes are settled by arbitration courts composed of a judicial officer appointed by the minister of justice, two experts appointed by the minister of the interior, and one representative each of the employers and the employees.

BELGIUM.

Date of enactment. December 24, 1903; in effect July 1, 1905.

Injuries compensated. All injuries by accident to employees in the course of and by reason of the execution of the labor contract, causing death, or disability for over one week, unless intentionally brought on by the person injured.

Industries covered. Practically all establishments in mining, quarrying, forestry work, manufacturing, building and engineering work, transportation, and telephone and telegraph services; establishments using mechanical motive power; industrial establishments employing five or more persons; agricultural and commercial establishments employing three or more persons; industries designated by royal decree as dangerous. Other industries at option of employer.

Persons compensated. Workmen and apprentices, and salaried employees exposed to the same risks as workmen whose annual salaries do not exceed 2,400 francs (\$463.20).

Government employees. Act covers employees of any public establishment engaged in industries enumerated above.

Burden of payment. Entire cost of compensation rests upon employer.

Compensation for death.

(a) Funeral benefit of 75 francs (\$14.48),

(b) A sum representing value of an annuity of 30 per cent. of annual earnings of deceased, calculated upon basis of his age at death, to be distributed to—

Dependent widow or widower, whole amount if no other heirs, four-fifths if one child under 16 years of age or one or more dependent heirs, three-fifths if two or more children.

Children under 16 years of age, the residue.

Dependent heirs in ascending line and descending line under 16 years of age, in absence of widow or widower or children under 16 years of age.

Dependent brothers and sisters under 16 years of age in absence of heirs above enumerated.

(c) Allowances in case of annual wages of 2,400 francs (\$463.20) or more, or of 365 francs (\$70.45) or less, are based upon those amounts, respectively.

(d) Payments to widow and heirs in ascending line are converted into life pensions, those to other heirs into pensions expiring at age of 16 years. Heirs may require one-third of capital value of life pensions to be paid in cash and pension reduced accordingly.

Compensation for disability.

(a) Expense of medical and surgical treatment for not over six months.

(b) If totally disabled, an allowance of 50 per cent. of daily wages, beginning with day after accident.

(c) If partially disabled, an allowance of 50 per cent. of loss of earning power, beginning with day after accident.

(d) If after three years disability is permanent, temporary allowance is replaced by life annuity. Victim may require one-third or capital value of pension to be paid in cash and pension reduced accordingly.

(e) Allowances in case of annual wages of 2,400 francs (\$463.20) or more, or of 365 francs (\$70.45) or less, are based upon these amounts, respectively.

Revision of compensation. Revision of compensation because of aggravation or diminution of disability, or death of victim, may be made within three years.

Insurance. Employers may transfer burden of payment of compensation to establishment funds or approved insurance companies or to general savings and retirement fund. They may also transfer burden of payment of temporary allowances to mutual aid societies.

Security of payments. Employers who have not relieved themselves of liability by insurance must make deposits of cash or securities or give real estate mortgages to secure pension payments. To secure temporary disability payments of uninsured employers a State guaranty fund is maintained by a tax levied upon such employers.

Settlement of disputes. The local justice of the peace has sole jurisdiction as a court of first resort over disputes arising under the act, and his judgment is final in all cases involving 300 francs (\$57.90) or less.

BRITISH COLUMBIA.

Date of enactment. June 21, 1902; in effect May 1, 1903.

Injuries compensated. Injuries by accident arising out of and in the course of the employment which cause death or disable a workman for at least two weeks from earning

Workmen's Compensation—(Continued)

full wages at the work at which he was employed, unless the injury is "attributable solely to the serious and willful misconduct or serious neglect of the injured workman."

Industries covered. Railways, factories, mines, quarries, engineering work, and buildings which exceed 40 feet in height and are being constructed or repaired by means of a scaffolding or being demolished or on which machinery driven by mechanical power is used for construction, repair, or demolition.

Persons compensated. All persons engaged in manual labor or otherwise.

Government employees. Act applies to civilian employees in the service of the Crown, to whom it would apply if the employer were a private person.

Burden of payment. Entire cost of compensation rests upon employer.

Compensation for death.

- (a) A sum equal to three years' earnings, but not less than \$1,000 nor more than \$1,500, to those wholly dependent on earnings of deceased.
- (b) A sum less than above amount if workman leaves persons partially dependent on his earnings, the amount to be agreed upon by the parties or to be fixed by arbitration.
- (c) Reasonable expenses of medical attendance and burial not exceeding \$100 if deceased leaves no dependents.

Compensation for disability.

- (a) A weekly payment during disability after second week, not exceeding 50 per cent. of employee's average weekly earnings during the previous twelve months, such weekly payments not to exceed \$10 and total liability not to exceed \$1,500.
- (b) A weekly payment during partial disability after second week to be fixed with regard to the difference between employee's average weekly earnings before the accident and average weekly amount which he is earning or able to earn after the injury.
- (c) A lump sum may be substituted for the weekly payments, after six months, on the application of the employer, the amount to be settled, in default of agreement, by arbitration under the act.

Revision of compensation. Weekly payments may be revised at request of either party.

Insurance. Employers may contract with their employees for the substitution of a scheme of compensation, benefit, or insurance in place of the provisions of the act if the attorney general certifies that the scheme is on the whole not less favorable to the general body of employees and their dependents than the provisions of the act. In such case the employer is liable only in accordance with this scheme.

Security of payments. When an employer becomes liable under the act to pay compensation and is entitled to any sum from insurers on account of the amount due to a workman under such liability, then in the event of the employer becoming bankrupt, such workman has a first claim upon the amount so due, and a judge of the supreme court may direct the insurers to pay such sum into any chartered bank of Canada to be invested or applied to payment of compensation.

Settlement of disputes. Disputes arising under the act are settled by arbitration of existing committees representative of employers and employees, or, if either party objects, by a single arbitrator agreed upon by the parties, or, in the absence of agreement, by an arbitrator appointed by a judge of the supreme court. An arbitrator appointed by a judge of the supreme court has all the power of a judge of the supreme court. Questions of law may be submitted by the arbitrator for the decision of a judge of the supreme court.

DENMARK.

Date of enactment. January 7, 1898; in effect January 15, 1899; amended May 15, 1903; May 27, 1908. Sickness insurance, April 12, 1892.*

Injuries compensated. All injuries by accident occasioned by the trade or its conditions, and causing either death or disability lasting over 13 weeks,† unless brought on intentionally or through gross negligence of the victim.

Industries covered. Practically all establishments in mining, quarrying, manufactures, building and engineering work, transportation, telephone and telegraph services, diving and salvage, establishments using mechanical power which makes them subject to factory inspection, agriculture, dairying, forestry, and horticulture, provided the estate has a value of 6,000 crowns (\$1,608) or over; other industrial establishments designated by the minister of the interior.

Persons compensated. All workmen in mechanical and technical departments, including those in supervisory capacity whose annual earnings do not exceed 2,400 crowns (\$643.20); 1,500 crowns (\$402) in agriculture, etc.

Government employees. Act applies to all employees of State and the communal governments in industries above indicated.

Burden of payment. Entire burden of payment rests upon employer, except in agriculture, etc., where one-half is paid from the public treasury.

Workmen's Compensation—(Continued)

Compensation for death.

- (a) Funeral benefit of 50 crowns (\$13.40).
- (b) A lump sum equal to four times annual earnings of deceased, but not over 3,200 crowns (\$857.60) nor less than 1,200 crowns (\$321.60), to—
 - Widow whole amount, if she survives.
 - Child, whole amount, if it be the only heir.
 - Children, according to decision of insurance council, when there is no widow.
 - If neither widow nor children, insurance council decides whether and how far other heirs receive compensation.

Compensation for disability.

- (a) From end of thirteenth week after accident until end of treatment, or until disability is declared permanent, a daily compensation of 60 per cent. of earnings, but not less than 1 crown (27 cents) nor over 2 crowns (54 cents) for total disability, and a proportionate compensation for partial disability.
- (b) In case of permanent disability an indemnity of six times annual earnings, but not less than 1,800 crowns (\$482.40) nor over 4,800 crowns (\$1,286.40) for total permanent disability, and proportionate payments for partial permanent disability.
- (c) If employee suffering from permanent disability is a male between 30 and 55 years of age, he may demand purchase of an annuity. For men of other ages, or of unsound mind, or women and children, the insurance council may substitute an annuity.

A scale of compensation differing from industrial occupations is provided for agricultural, etc., accidents.

Revision of compensation. Determination of degree of permanent disability must be made as soon as possible after one year from date of injury. If this be not possible, a temporary determination may be made, but a redetermination may be demanded within two years following.

Insurance. Employers may transfer obligation imposed by the law, by insuring their employees in authorized insurance companies or mutual employers' insurance associations.

Security of payments. Where liability under the law has not been transferred by insurance, indemnity for disability is a preferred claim upon assets of employer.

Settlement of disputes. Disputes concerning compensation, unless settled by mutual consent, must be referred to insurance council. Appeals may be had to the minister of interior.

*Foreign workmen are covered by a special law of April 1, 1912; seamen by act of 1905; fishermen by act of 1908.

†Voluntary sickness insurance law, April 12, 1892; provides benefits for first 13 weeks for accidents causing disability.

FINLAND.

Date of enactment. December 5, 1895; in effect January 1, 1898; supplementary act October 9, 1902.

Injuries compensated. All injuries by accident during work, causing death or disability for more than six days, except when brought on intentionally or through gross negligence of victim, intentionally by any other person than the one charged with supervision of the work, or caused by some other occurrence utterly independent of the nature or conditions of work.

Industries covered. Mines, quarries, metallurgical establishments, factories, sawmills, industrial establishments using mechanical power, construction of churches and buildings over one story high; construction and operation of water, gas, electric power plants, and operation of railroads; and maritime navigation.

Persons compensated. All persons actually employed at work, but not those supervising only.

Government employees. Act applies to employment on the State and communal construction works and State railways.

Burden of payment. Entire burden of payment rests upon employer.

Compensation for death. In addition to any prior payments on account of disability, pensions to dependent heirs, from day of death, not exceeding 40 per cent. of annual earnings of deceased, to—

- (a) Widow, 20 per cent., until death or remarriage; in latter case a final sum equal to two annual payments.
- (b) Each child until the age of 15 years, 10 per cent., if one parent survives, and 20 per cent. if neither parent survives.
- (c) In computing pension, earnings of workman to be considered not over 720 marks (\$138.96) nor under 300 marks (\$57.90); but no adult employee to receive a pension greater than his actual earnings.

Workmen's Compensation—(Continued)

Compensation for disability.

- (a) A pension equal to 60 per cent. of employee's earnings for total disability, or a pension proportionate to the degree of incapacity for partial disability, to be paid from day of recovery from illness due to injury, or after 120 days have elapsed since injury.
- (b) Pension may by mutual consent be replaced by single payment, if it does not exceed 20 marks (\$3.86) annually.
- (c) In computing pension, earnings of workman to be considered not over 720 marks (\$138.96) nor under 300 marks (\$57.90); but no adult employee to receive a pension greater than his actual earnings.
- (d) In cases of temporary disability (including all cases of disability for 120 days after injury) daily compensation of 60 per cent. of earnings, beginning with seventh day after accident, for complete temporary disability, and a proportionate compensation for partial disability; but not more than 2.50 marks (48 cents) per diem.
- (e) Until recovery, injured employee may be given treatment in a hospital in lieu of other compensation; during such treatment his wife and children get a compensation equal to pension in case of death.

Revision of compensation. Demands for a revision of compensation may be made, by either party before proper court.

Insurance. Employers are required to transfer the burden of payment of compensation to a governmental insurance office, private insurance company, mutual employers' insurance association, or approved foreign insurance company, unless unable to obtain such insurance or released from this obligation on presentation of satisfactory guarantees.

Security of payments. When exempted from the duty of insuring his employees, or unable to obtain insurance, the employer must guarantee payment of pension to the injured workman or his family by arrangement with a private insurance company.

Settlement of disputes. In case of absence of insurance or dissatisfaction with decision of insurance company, injured employee or his dependent may carry the case into the inferior court of the locality.

FRANCE.

Date of enactment. April 9, 1898; in effect July 1, 1899; amendatory and supplementary acts March 22, 1902, March 31, 1905, April 12, 1906, July 18, 1907, and March 26, 1908.*

Injuries compensated. All injuries by accident to workmen or salaried employees during or on account of labor causing death, or disability for five or more days, unless produced intentionally by the victim. If due to inexcusable fault of victim or of employer, compensation may by a court order be decreased or increased, but not exceeding actual earnings of victim.

Industries covered. Building trades, factories, workshops, shipyards, transportation by land and water, public warehouses, mining and quarrying, manufacture or handling of explosives, agricultural and other work using mechanical power, and mercantile establishments; other industries on request of both parties.

Persons compensated. All workmen and salaried employees.

Government employees. Law applies to State, departmental, and communal establishments when engaged in industries enumerated above.

Burden of payment. Entire cost of compensation falls upon employer.

Compensation for death.

- (a) Funeral expenses not exceeding 100 francs (\$19.30).
- (b) Pensions to dependent heirs not exceeding 60 per cent. of annual wages of deceased, distributed to—
 - Widow or widower, 20 per cent. until death or remarriage, in which latter case a final sum equal to three annual payments.
 - Children under 16 years of age if one parent survives—15 per cent. if there is but one child; 25 per cent. if there are two children; 35 per cent. if there are three children; 40 per cent. if there are four or more children.
 - Each child under 16 years of age if neither parent survives, 20 per cent.
 - Each ascendant and each descendant under 16 years of age dependent upon deceased, if no widow or children survive, 10 per cent., the aggregate not to exceed 30 per cent.
- (c) If annual wages exceed 2,400 francs (\$463.20), only one-fourth of the excess is considered in computing pensions.

Compensation for disability.

- (a) Expenses of medical or surgical treatment.
- (b) If permanently disabled, a pension of 66 2/3 per cent. of annual wages for total disability and of one-half loss of earning capacity for partial disability; or if demanded, one-fourth the capital value of pension in cash, the pension to be reduced accordingly.

Workmen's Compensation—(Continued)

- (c) If temporarily disabled, an allowance of 50 per cent. of daily wages, beginning with fifth day, and including Sundays and holidays, unless disability lasts more than ten days, when payments become due from the first day.
- (d) If annual wages exceed 2,400 francs (\$463.20), only one-fourth of the excess is considered in computing pensions.
- (e) Payments of pensions of not over 100 francs (\$19.30) per annum may, by mutual consent when beneficiary is of age, be replaced by a cash payment.

Revision of compensation. Revision of compensation because of aggravation or diminution of disability of victim may be made within three years.

Insurance. Employers may transfer burden of payment of compensation to approved mutual aid, accident insurance, or guaranty associations, or in case of pensions, to national accident insurance or national old-age pension funds.

Security of payments. The State guarantees against loss of pension payments on account of insolvency of employers or insurance organizations, and is reimbursed by a special tax on employers within scope of the act. For temporary disability payments, medicines and medical or surgical attendance, and funeral expenses the victim, his creditors, or representatives, have a preferred claim on property of employer.

Settlement of disputes. Disputes as to pensions or involving more than 300 francs (\$57.90) may be carried into higher civil courts. Judgment of local justice of the peace is final in other cases.

*Special law covering seamen (December 29, 1905; amended July 13, 1911) provides different system and scale of compensation from that above.

GERMANY

Date of enactment. Code of July 19, 1911; in effect January 1, 1913, replacing previous laws (July 6, 1884; supplementary acts of May 28, 1885, May 5, 1886, July 11 and July 13, 1887; and a codification enacted June 30, 1900).

Injuries compensated. Injuries by accident in the course of the employment, causing death, or disability for more than three days, unless caused intentionally by the injured and his survivors. Compensation may be refused or reduced if injury was received while committing an illegal act.

Industries covered. Mining, salt works, quarrying, and allied industries, factories, manufacture of explosives, production or distribution of electric power, shipyards, smelting works, building trades, breweries, pharmacies, tanneries, bathing establishments, chimney sweeping, window cleaning, butchering, fish culture, ice cutting, transportation, expressing, hauling, and storage, agriculture, forestry, and fisheries.

Persons compensated. All workmen and apprentices: those establishment officials whose annual earnings are less than 5,000 marks (\$1,190). With the approval of the Federal Council the law may be extended to other classes.

Government employees. Act covers Government employees in postal, telegraph, and railway services and in industrial enterprises of Army and Navy, unless otherwise provided for.

Burden of payment. Medical and surgical treatment for 91 days and benefit payments from beginning of fourth to ninety-first day are provided by sick-benefit funds, to which employers contribute one-third and employees two-thirds; from beginning of twenty-ninth to ninety-first day payments are increased by one-third at expense of employer in whose establishment accident occurred; after ninety-first day, and in case of death from injuries, expense is borne by employers' associations supported by contributions of employers.

Compensation for death.

- (a) Funeral benefits of one-fifteenth of annual earnings of deceased, but not less than 50 marks (\$11.90).
- (b) Pensions to dependent heirs not exceeding 60 per cent. of annual earnings of the deceased, as follows: Widow, 20 per cent. of annual earnings until death or remarriage; in latter case a final sum equal to three annual payments; dependent widower, 20 per cent. of annual earnings; each child 15 years of age or under, 20 per cent; payments to consort and to children to be reduced proportionately if the total would exceed 60 per cent.; dependent heirs in ascending line, 20 per cent. or less, if there is a residue after providing for above heirs; orphan grandchildren, 20 per cent. or less, if there is a residue after providing for above heirs.
- (c) If annual earnings exceed 1,800 marks (\$428.40), only one-third of excess is considered in computing pensions.

Compensation for disability.

- (a) Free medical and surgical treatment paid first 13 weeks by sick benefit funds and afterwards by employers' associations.
- (b) For temporary or permanent total disability, 50 per cent. of daily wages of persons similarly employed, but not exceeding 3 marks (71 cents), paid by

Workmen's Compensation—(Continued)

sick benefit funds from beginning of fourth day to end of fourth week; from fifth to end of thirteenth week, above allowance by sick benefit fund, plus $16 \frac{2}{3}$ per cent. contributed by employer direct; after 13 weeks, $66 \frac{2}{3}$ per cent. of average annual earnings of injured person paid by employers' associations.

(c) For complete helplessness necessitating attendance, payments may be increased to 100 per cent. of annual earnings.

(d) For partial disability, a corresponding reduction in payments.

(e) If annual earnings exceed 1,800 marks (\$428.40), only one-third of excess is considered in computing pensions.

Revision of payments. Whenever a change in condition of injured person occurs, a revision of benefits may be made.

Insurance. Payments are met by mutual insurance associations of employers, in which all employees are required to be insured at the expense of employers. Separate associations have been organized for each industry.

Security of payments. Solvency of employers' associations is guaranteed by the State.

Settlement of disputes. Disputes are settled by the "superior insurance offices," composed of Government officials and an equal number of representatives of employers and employees.

GREAT BRITAIN

Date of enactment. December 21, 1906; in effect July 1, 1907, replacing acts of August 6, 1897, and July 30, 1900.

Insurance compensated. Injuries by accident arising out of and in the course of the employment which cause death or disable a workman for at least one week from earning full wages at the work at which he was employed. Compensation is not paid when injury is due to serious and willful misconduct, unless it results in death or serious and permanent disablement.

Industries covered. "Any employment."

Persons compensated. Any person regularly employed for the purpose of the employer's trade or business whose compensation is less than £250 (\$1,216.63) per annum; but persons engaged in manual labor only are not subject to this limitation.

Government employees. Act applies to civilian persons employed under the Crown to whom it would apply if the employer were a private person.

Burden of payment. Entire cost of compensation rests upon employer.

Compensation for death.

(a) A sum equal to three years' earnings, but not less than £150 (\$729.98) nor more than £300 (\$1,459.95), to those entirely dependent on earnings of deceased.

(b) A sum less than above amount if deceased leaves person partially dependent on his earnings, amount to be agreed upon by the parties or fixed by arbitration.

(c) Reasonable expenses of medical attendance and burial, but not to exceed £10 (\$48.67) if deceased leaves no dependents.

Compensation for disability.

(a) A weekly payment during incapacity of not more than 50 per cent. of employer's average weekly earnings during previous twelve months, but not exceeding £1 (\$4.87) per week; if incapacity lasts less than two weeks no payment is required for the first week.

(b) A weekly payment during partial disability, not exceeding the difference between employee's average weekly earnings before injury and average amount which he is earning or is able to earn after injury.

(c) Minor persons may be allowed full earnings during incapacity, but weekly payments may not exceed 10 shillings (\$2.43).

(d) A sum sufficient to purchase a life annuity through the Post-Office Savings Bank of 75 per cent. of annual value of weekly payments may be substituted, on application of the employer, for weekly payments after six months; but other arrangements for redemption of weekly payments may be made by agreement between employer and employee.

Revision of compensation. Weekly payments may be revised at request of either party, under regulations issued by the secretary of state.

Insurance. Employers may make contracts with employees for substitution of a scheme of compensation, benefit, or insurance in place of the provisions of the act, if the registrar of friendly societies certifies that the scheme is not less favorable to the workmen and their dependents than the provisions of the act, and that a majority of the workmen are favorable to the substitute. The employer is then liable only in accordance with the provisions of the scheme.

Security of payments. In case of employer's bankruptcy, the amount of compensation due under the act, up to £100 (\$486.65) in any individual case, is classed as a preferred claim; or where an employer has entered into a contract with insurers in respect of any liability under the act to any workman, such rights of the employer, in case he becomes bankrupt, are transferred to and vested in the workman.

Workmen's Compensation—(Continued)

Settlement of dispute. Questions arising under the law are settled either by a committee representative of the employer and his workmen, by an arbitrator selected by the two parties, or, if the parties cannot agree, by the judge of the county court, who may appoint an arbitrator to act in his place.

GREECE.

Date of enactment. February 21 (March 6), 1901; in effect (retroactively) December 20, 1900 (January 2, 1901).

Injuries compensated. All injuries by accidents during or because of the employment and causing death or disability lasting more than four days, unless brought on intentionally by the injured person.

Industries covered. Mines, quarries, and metallurgical establishments.

Persons compensated. All workmen and subordinate salaried persons.

Government employees. No mention of Government employees is made in the law.

Burden of payment. Employer carries full burden of payment of indemnities during first three months; after three months half the payments of pensions are contributed by the miners' fund, which is mainly supported by a tax on the mines and metallurgical establishments, but partly by contributions from the workmen's mutual aid societies in these establishments and some minor sources.

Compensation for death.

- (a) If death occurs immediately or within three months: (1) Funeral expenses amounting to 60 drachmas (\$11.58); (2) pensions to heirs aggregating pension paid for total disability.
- (b) If death occurs three months after injury or later, pensions to heirs aggregating 75 per cent. of pension paid during life of the injured.
- (c) All pensions to heirs are distributed as follows: Equal share to widow and children, or, in absence of widow and children, equal share to father and mother.
- (d) Pension to widow ceases on her remarriage; to male children at 16 years of age; to female children on their marriage, with payment of one year's pension as a dowry.
- (e) If only one heir survives, he is entitled to only one-half of original pension.

Compensation for disability.

- (a) Free medical and surgical treatment.
- (b) An allowance of 50 per cent. of earnings of injured employee during first three months.
- (c) If permanently disabled, a pension of 50 per cent. of earnings in case of total disability (including loss of a hand or foot); in case of partial disability, a pension of 33 1/3 per cent. of earnings, pension payments to begin after end of third month.
- (d) Pension may not exceed 100 drachmas (\$19.30) per month plus 25 per cent. of the excess of computed pension over 100 drachmas (\$19.30).
- (e) In computing pension of apprentices and children, no wage is to be considered less than 2.50 drachmas (48 cents) per day.

Revision of compensation. Injured employee may present a new petition, or the council of the miners' fund may order a new examination, whenever there is reason to believe that changes have occurred in the degree of disability.

Insurance. No provision is made by the law for the transfer of the burden of payment of compensation by insurance.

Security of payments. The miners' fund guarantees payment of pensions and other allowances, and has preferred claim upon employer's assets in cases of dissolution or forced sale of establishments, and also in case of voluntary transfer, unless the new proprietor assumes the obligations under the law.

Settlement of disputes. Amount of pension is settled by the council of the miners' fund, and appeals against its decisions may be carried into the ordinary courts.

HUNGARY.

Date of enactment. April 9, 1907; in effect July 1, 1907.

Injuries compensated. Injuries by accident in the course of the employment causing death, or disability for more than three days. Injuries caused intentionally are not compensated unless fatal.

Industries covered. All factories subject to inspection, mines, quarries, metallurgical establishments, building trades, lumbering, construction work, shipbuilding, slaughterhouses, pharmacies, sanatoria, theaters, institutes of art and science.

Persons compensated. All employees in industries enumerated.

Government employees. Act covers Government employees in State, municipal, and communal industries enumerated above.

Burden of payment. All benefits and cost of treatment for first ten weeks provided by sick funds to which employers and employees contribute equally. Beginning with eleventh week entire cost is defrayed by employers through the accident fund.

Workmen's Compensation—(Continued)

Compensation for death.

- (a) Funeral benefit of twenty times average daily wages.
- (b) Pensions to heirs not exceeding 60 per cent. of annual earnings of deceased, as follows—
 - Widow, 20 per cent. of annual earnings until death or remarriage; in latter case a final sum equal to 60 per cent. of annual earnings; or to dependent widower 20 per cent. during disability.
 - Each child 16 years of age or under, 15 per cent. if one parent survives, 30 per cent. if neither survives; payments to consort and children reduced proportionately if they aggregate more than 60 per cent.
 - Dependent parents and grandparents if there is a residue after providing for above heirs, 20 per cent. or less.
 - Dependent orphan grandchildren 15 years of age or under, if there is a residue after providing for above heirs, 20 per cent. or less.
- (c) Where both parties were insured and both die as result of accident the pension is based on the earnings of the one receiving the highest wages.
- (d) In computing pensions the excess of annual earnings above 2,400 crowns (\$487.20) is not considered.
- (e) Pension is allowed after the child has completed the sixteenth year if needed to enable him to complete his education.

Compensation for disability.

- (a) Free medical and surgical treatment provided first ten weeks by sick fund, and afterward by accident fund.
- (b) For temporary or permanent total disability, 50 per cent. of average daily wages but not exceeding 4 crowns (81 cents) for first ten weeks, provided by sick fund; beginning with eleventh week, 60 per cent. of average annual earnings, provided by accident fund.
- (c) For complete helplessness necessitating attendance payments may be increased to 100 per cent. of annual earnings.
- (d) For partial disability a corresponding portion of full pension.
- (e) In computing pensions the excess of annual earnings above 2,400 crowns (\$487.20) is not considered.

Revision of compensation. Whenever a change in condition of injured person occurs the accident fund or the injured person may ask for a revision of the benefits.

Insurance. Payments are met by a State insurance institution, in which all employees are required to be insured at the expense of employers.

Security of payments. Guaranteed by the State.

Settlement of disputes. Disputes are settled by arbitration courts, consisting of a presiding judge and an equal number of representatives of workmen and employers.

*Employers in certain industries, agriculture, domestic service, and certain small landholders, each having an income of not over 1,000 crowns (\$203) may take out voluntary insurance under the act.

ITALY.

Date of enactment. March 17, 1898; in effect September 17, 1898. Amended June 29, 1903. Promulgated in codified form January 31, 1904. Supplementary acts, July 11, 1904, December 14, 1905, and July 14, 1907.

Injuries compensated. All injuries sustained by workmen or salaried employees during or on account of labor. If due to willful misconduct, employer may be reimbursed through criminal action.

Industries covered. Mines (including sulphur mines), quarries, building trades; light, heat, and power plant; arsenals; maritime construction work; transportation; industries requiring the use or handling of explosives; all industrial or agricultural work in proximity to power machinery; where more than five persons are employed in engineering construction work; operation for protection against landslides, floods, hailstorms; logging and timber rafting, and shipbuilding; maritime navigation.

Persons compensated. All workmen and apprentices and overseers receiving not more than 7 lire (\$1.35) per day and paid at intervals of one month or less.

Government employees. Act applies to employment in State, provincial, and communal industries enumerated above unless specially provided for, to work performed for a Government institution under contract or concession, and to officials and workmen employed in the postal and telegraph service and the telephone service.

Burden of payment. Entire cost of compensation rests upon employer.

Compensation for death. If within two years after the accident, five times annual wages of deceased workman, with a maximum of 10,000 lire (\$1,930), distributed to—

Workmen's Compensation—(Continued)

- (a) Surviving consort two-fifths of indemnity if there are children; one-half of indemnity if there are dependent ascendants; three-fifths of indemnity if only dependent brothers or sisters; entire indemnity in absence of heirs enumerated.

Children, amounts sufficient to purchase an annuity of equal amount for each child under 12 years of age, and one-half of such annuity for each child from 12 to 18 years of age.

Each dependent parent or grandparent, if there are no children, annuity of equal amount for life.

Dependent brothers or sisters less than 18 years of age or incapable of performing labor by reason of a mental or physical defect, if there are no children or dependent ascendants, annuities distributed upon same principle as in case of children.

- (b) In absence of heirs indemnity is turned into a special fund for immediate aid to injured, payment of indemnities for insolvent employers, and prevention of accidents.

Compensation for disability.

- (a) Cost of first medical and surgical treatment.

- (b) An indemnity in case of permanent disability of six times annual earnings, but not less than 3,000 lire (\$579) if totally disabled, and six times the loss of annual earning capacity if partially disabled, earnings in latter case to be considered as not less than 500 lire (\$96.50).

- (c) A daily allowance in case of temporary disability of one-half the wages of injured workman, payable for not more than three months, if totally disabled, and equal to one-half the reduction in wages occasioned by the injury, if partially disabled.

Revision of compensation. Both workman and insurer may ask for a revision of compensation within two years after accident.

Insurance. Employers must insure their employees in (a) the National Accident Insurance Fund, (b) an authorized insurance company, (c) an association of employers for mutual insurance against accidents, or (d) a private employers' insurance fund.

Security of payments. Payments are guaranteed by State.

Settlement of disputes. In cases of dispute concerning temporary disability payments, the council of prudhommes or the pretor of the locality in which the accident occurred has authority to sit in final judgment if amount involved does not exceed 200 lire (\$38.60). Disputes involving larger amounts are referred for settlement to the local magistrates.

MANITOBA.

Date of enactment. March 16, 1910; in effect January 1, 1911.

Injuries compensated. Those arising out of and in the course of employment, or while attempting to rescue a fellow workman in danger while on employer's premises, causing death or disability for more than two weeks. Excepted are injuries due to drunkenness of the employee and those caused by gross negligence or intention resulting in incapacity. In case of permanent disability or death a claim for compensation shall not be disallowed because of such serious or willful misconduct alone.

Industries covered. All trades or business employing five or more persons in the one establishment at the time of the accident, or usually so doing. Agriculture and domestic service not included.

Persons compensated. Any person employed in any employment to which this act applies, excluding those employed at other than manual labor who have annual earnings exceeding \$1,200 or who are casual laborers. Apprentices, whether at manual labor or in a clerical position, are included.

Government employees. State and municipal employees are included in the insurance.

Burden of payment. The employer bears the entire cost of compensation, but if there are contractors, then on such contractors and principal jointly and severally.

Compensation for death.

- (a) To persons entirely dependent upon the deceased workman, a sum not exceeding \$1,500, less any weekly payments made in accordance with this act and any lump sum paid in redemption thereof.

- (b) To persons partly dependent, in default of persons entirely dependent, such sum as may be agreed upon or decided by arbitration to be reasonable and proportionate to the injury suffered, but not more than \$1,500.

- (c) In case no dependents entitled to compensation reside in the Province, the reasonable expenses of medical attendance and burial, not exceeding \$100.

Compensation for disability. For total or partial incapacity of a journeyman working at his trade a weekly payment after the first two weeks not exceeding 50 per cent. of the average wages lost, average wages to be average of preceding 12 months or shorter period; one not a journeyman working at his trade shall only be entitled to 25 per cent. of such loss if the accident occurs during the first month of his employment, 40 per cent. if during the second, and 50 per cent. thereafter.

Workmen's Compensation—(Continued)

No compensation for disability to exceed \$10 per week for adults, \$6 per week to an apprentice, and total compensation not to exceed \$1,500 in any one case.

A lump sum may be substituted for the weekly payments after six months, on the application of the employer, the amount to be determined by the court, but no such sum shall exceed \$1,500, including amount already paid as weekly payments.

Revision of compensation. Weekly payments may be revised at the request of either party.

Insurance. The employer may contract for insurance in any scheme of insurance granting equal benefits, or one granting equivalent additional voluntary insurance made by reason of contributions paid by employees, providing a majority of the employees assent and the attorney general certifies the competency of the scheme.

Security of payments. In case of employer's bankruptcy the amount of compensation due under the act, up to \$500 in any individual case, is a first claim, or, when an employer has entered into a contract with any insurers in respect of any liability under the act to any workman, such rights of the employer shall be transferred to and vested in the workman.

Settlement of disputes. Disputes, if not settled by agreement or by the arbitration committee, shall be settled by a single arbitrator agreed on by the parties. If no arbitrator is agreed upon or no agreement reached, the dispute is settled by the court.

MEXICO: NUEVO LEON.

Date of enactment. November 9, 1906.

Injuries compensated. Injuries to employees and workmen in specified enterprises arising in the course of or out of their employment. Injuries caused by force majeure, gross carelessness, serious misconduct, or intentionally by injured person are not compensated.

Industries covered. Factories, workshops, and industrial enterprises employing mechanical power; mines and quarries; construction, repairing, and maintenance of bridges, canals, waterworks, embankments, rail, tram, and underground railways, etc.; building trades, smelting and engineering works; loading and unloading; industries in which injurious, poisonous, explosive, or inflammable substances are manufactured; agricultural works where mechanical power is used; cleaning of wells and sanitary appliances and sewers; gas, electrical, telephone and telegraph enterprises; and all other similar enterprises.

Persons compensated. All employees and workmen.

Government employees. Government employees are not mentioned in the law.

Burden of payment. Cost of compensation rests entirely upon the employer, unless a third person is proved liable, in which case the employer may recover from the third party.

Compensation for death.

(a) Costs of medical treatment and medicine, not exceeding 6 months, to be deducted from survivors' benefits when death intervenes, and funeral expenses.

(b) To survivors (husband or wife, descendants under 16 years of age, also parents, grandparents, great grandparents, etc., if dependent) whole amount of the deceased's wages, as follows:

(1) For two years if deceased leaves a husband or wife and children or grandchildren.

(2) For 18 months if deceased leaves children or grandchildren.

(3) For one year if deceased leaves husband or wife only, but in case of the husband when incapacitated only.

(4) For 10 months if the deceased leaves parents, grandparents, or great grandparents.

If the widow or widower remarry, the compensation ceases, but in that case the children or grandchildren shall receive compensation till the expiration of the prescribed period (18 months). If the widow survives she shall be paid compensation for one year in respect of any children or grandchildren who complete their sixteenth year within that period.

Compensation for disability.

(a) Medicine and medical treatment for injured person for 6 months.

(b) For temporary total incapacity, compensation amounting to full wages from date of accident and during such incapacity.

(c) For temporary partial incapacity compensation according to circumstances, at 20 to 40 per cent. of such wages during incapacity.

(d) For permanent total incapacity full wages during a period of 2 years.

Revision of compensation. No revision of compensation is provided for.

Insurance. No provision is made by the law for the transfer of the burden of payment of compensation by insurance.

Security of payments. There is no guaranty provided by the law.

Settlement of disputes. Every judge of the first instance is authorized to take cognizance of claims for compensation, and appeals from the judgment may be taken to the final court of appeals.

Workmen's Compensation—(Continued)

NETHERLANDS.

Date of enactment. January 2, 1901, in effect June 1, 1901. Other acts February 3 and December 8, 1902; amended January 13, 1908, February 13, June 12 and 30, July 1, 1909, July 15, 1910, and February 11, 1911.

Injuries compensated. All injuries caused by accident in the course of the employment and causing death or disability for over two days, unless brought on intentionally. If due to intoxication, compensation is reduced one-half, and if death results no compensation is paid.

Industries covered. Practically all manufacturing, mining, quarrying, building, engineering construction, and transportation; fishing in internal waters; establishments using mechanical motive power, or explosive or inflammable materials, and mercantile establishments handling such materials.

Persons compensated. All workmen, including apprentices.

Government employees. All State, provincial, and communal employees are included when engaged in any of the industries enumerated.

Burden of payment. The entire expense rests upon the employer.

Compensation for death.

(a) Funeral benefit of thirty times average daily earnings of deceased.

(b) Pensions to heirs of not over 60 per cent. of earnings of deceased, distributed to—

Widow, 30 per cent. of earnings, until death or remarriage, in latter case two years' payments as a settlement; or to dependent widower, a pension equal to cost of support, but not over 30 per cent. of earnings of deceased. Each child under 16 years of age, 15 per cent. if one parent survives, and 20 per cent. if both are dead.

Dependent parents, and in their absence to grandparents, not over 30 per cent.

Orphan grandchildren, not over 20 per cent.

Dependent parents-in-law, not over 30 per cent.

Widow and children to be preferred over all other heirs, and their respective shares to be reduced proportionately when aggregating over 60 per cent.

(c) In computing pensions, wages higher than 4 florins (\$1.61) per day are to be considered as of that amount.

Compensation for disability.

(a) Free medical and surgical treatment, or its cost.

(b) From day after injury until forty-third day, an allowance of 70 per cent. of daily earnings, excluding Sundays and holidays.

(c) From forty-third day a pension of above amount during total disability and a smaller pension in proportion to loss of earning power if partially disabled.

(d) In computing pensions, wages higher than 4 florins (\$1.61) per day are to be considered as of that amount.

Revision of compensation. An examination of condition of victim may be made whenever the Royal Insurance Bank so desires.

Insurance. Employers may insure their employees in the Royal Insurance Bank (a State institution), in a private company or association operating under State supervision, or they may carry the burden themselves. If not insured in the Royal Insurance Bank, a sufficient guarantee must be deposited with the latter. Employers must bear a proportionate share of the expense of administration of the Royal Insurance Bank, whether they insure in it or not.

Security of payments. Compensation payments are guaranteed by the State.

Settlement of disputes. Appeals may be taken from decisions of the Royal Insurance Bank to local arbitration councils, in which employers and employees are equally represented, and from them to a central arbitration council whose decisions are final.

NEWFOUNDLAND.

Date of enactment. February 18, 1908; in effect July 1, 1908.

Injuries compensated. All injuries caused by accident arising out of and in the course of employment causing death, or disability for at least one week, except when due to serious and willful misconduct of the workman injured.

Industries covered. Railways, factories, mines, quarries, engineering work, erection or repair of buildings over 25 feet in height, by means of scaffolding, or by use of mechanical power.

Persons compensated. All employees.

Government employees. All employees of the State to whom the law would apply if they were under private employment.

Burden of payment. Entire cost rests upon the employers.

Compensation for death.

(a) A sum equal to three years' earnings, but not less than \$750 nor more than \$1,500, to those entirely dependent on earnings of deceased.

(b) A sum not in excess of \$1,500, as may be agreed upon or determined to be reasonable and proportionate, to those partially dependent.

(c) Reasonable expenses of medical attendance and burial not exceeding \$50 if deceased leaves no dependents.

Workmen's Compensation—(Continued)

Compensation for disability. A weekly payment, including the first week of disability if disability lasts two weeks or over, not exceeding 50 per cent. of employee's earnings during the previous 12 months, but not exceeding \$5 per week.

After six months, upon application of the employer, a lump sum may be substituted for weekly payments, to be determined in default of agreement by the court.

Revision of compensation. Weekly payment may be reviewed at the request of either party.

Insurance. Employers may make contracts with employees for substitution of an officially approved scheme of compensation benefits or insurance in place of the provisions of this act, provided the scheme is not less favorable to the employees than the provisions of this act, and a majority of the workmen are favorable to such substitution.

Security of payments. In case of employer's bankruptcy the amount of compensation due under this act is classed as a preferred claim, or when an employer has entered into a contract with insurers in respect to any liability under the act to any workman, such rights of the employer, in case he becomes bankrupt, are transferred to and vested in the workman.

Settlement of disputes. In case of disagreement, proceedings are taken in courts.

NORWAY.

Date of enactment. July 23, 1894; in effect July 1, 1895. Amended December 23, 1899, June 12, 1906, June 30, 1908, June 9, 1911; sickness insurance laws September 18, 1909, April 1, 1911.

Injuries compensated. All injuries by industrial accidents, causing death or disability for more than three days, or requiring treatment after that period, unless intentionally brought about by the injured person.

Industries covered. Practically all factories and workshops using other than hand power; mines and quarries; the handling of ice, explosives, or inflammables; building and engineering construction, electric work, transportation, salvage and diving, chimney sweeping, and fire extinguishing; forestry, to a limited extent; employment about dams, canals, and sluices. Employees in other industries may avail themselves of this insurance system.

Persons compensated. All workmen, including apprentices, and salaried employees.

Government employees. Act covers employees in government or communal service, when engaged in any of the industries enumerated above, unless at least equal compensation is provided by special regulation.

Burden of payment. Cost of compensation rests upon employer.

Compensation in case of death.

(a) Funeral benefit of 50 crowns (\$13.40).

(b) Pensions to heirs not exceeding 50 per cent. of earnings to be distributed to—Widow, 20 per cent. of earnings until death or remarriage; in the latter case a lump sum equal to three annual payments; or dependent widower, 20 per cent. of annual earnings of deceased while disability lasts.

Each child, 15 per cent. of annual earnings till age of 15 years, if one parent survives, 20 per cent. if neither survives, 15 per cent. for each parent to each child when both parents have died as result of injuries.

Dependent relatives in ascending line if there is a residue after providing for above-mentioned heirs, a pension of 20 per cent. of earnings until death or cessation of need, to be divided equally; but living parents exclude grandparents from participation.

(c) In computing pensions the excess of annual earnings over 1,200 crowns (\$321.60) is not considered.

(d) Pension payments are in addition to prior allowances granted for disability.

Compensation for disability.

(a) Free medical and surgical treatment, or cost of same, after four weeks.

(b) If employee is totally disabled for more than four weeks, an allowance of 60 per cent. of the earnings, but not less than 0.50 crown (13 cents) per diem or 150 crowns (\$40.20) per annum; and a proportionate allowance in case of partial disability, all to continue during disability.

(c) If injured employee is forced to stay in a hospital, dependents receive allowances during that time equal to the pensions granted in cases of death.

(d) If injured employee is not a member of a sick insurance fund, he is entitled to receive from employer directly sick benefits and free medical treatment from first day of injury; otherwise, from the fund.

(e) In computing allowances the excess of annual earnings over 1,200 crowns (\$321.60) is not considered.

Revision of compensation. Compensation is subject to revision upon demand of either the beneficiary or the insurance office.

Insurance. A State central insurance office is established for the entire Kingdom, in which all employees subject to the law must be insured by employer, unless he is, for special reasons, relieved by royal order from the obligation of insurance.

Workmen's Compensation—(Continued)

Security of payments. Insurance office is guaranteed by the State.

Settlement of disputes. Appeals from decisions of insurance office may be entered within 6 weeks with the special insurance commission.

*Fishermen are covered by the law of August 8, 1908, amended August 18, 1911; seamen by law of August 18, 1911.

NOVA SCOTIA.

Date of enactment. April 22, 1910; in effect February 1, 1911.

Injuries compensated. Personal injury by accident arising out of and in the course of employment to a person to whom this act applies.

Industries covered. Railways, including street railways, factories, laundries worked by steam, water, or mechanical power; mines, quarries, engineering work, loading and unloading a vessel; building operations using scaffolding or mechanical power; provided 10 or more workmen are employed in an undertaking. (Certain designated establishments in which workmen's relief funds are already established are excepted.)

Persons compensated. All workmen or clerks whose annual earnings do not exceed \$1,000.

Government employees. These are within the act if the employment itself is covered by the law.

Burden of payment. The entire cost of compensation rests upon the employer.

Compensation for death.

(a) To those wholly dependent upon his earnings a sum equal to three years' earnings but not less than \$1,000 nor over \$1,500, less any sum paid under this act as weekly compensation for injury.

(b) To those dependent, such sum not exceeding \$1,500 as may be agreed upon, or in default of agreement determined by arbitration.

(c) If no dependents are left the reasonable expenses of medical attendance and burial, not exceeding \$200.

Compensation for disability. A weekly payment during disability after the second week of a sum not exceeding 50 per cent. of weekly wages earned during the preceding year. In fixing the amount of compensation, consideration must be given to the loss in earning capacity and to any sums other than wages which the injured person may have received from his employer during incapacity. The weekly compensation shall not exceed \$7, nor shall the total amount payable exceed \$1,500.

A lump sum may be substituted for the weekly payments after six months, on the application of the employer, the amount to be settled by agreement, or, failing in this, by arbitration.

Revision of compensation. Either party may request a revision of payments.

Insurance. If after investigation the governor in council certifies that any scheme of compensation, benefit or insurance is equivalent in its provisions to those of this act the employer may contract with the employees for the substitution of that scheme, and the employer thereafter shall be liable only in accordance with that scheme. Should the certificate be revoked any moneys or securities held for the purpose of the scheme shall be distributed as may be arranged between employer and workmen, or determined by the governor in council.

Security of payments. In respect of any liability under this act to any workman by an employer who has entered into a contract with an insurance scheme, and who becomes bankrupt or who liquidates or retires from business, the workman entitled to compensation shall have priority of claim upon such sum as is due the employer on account of such insurance.

Settlement of disputes. In default of agreement between the interested parties, any question may be settled (a) by a committee representing the employer and the employees; (b) by a single arbitrator agreed upon; or (c) by an arbitrator appointed by a county court judge.

PORTUGAL.

Date of enactment. July 24, 1913; in effect July 27, 1913.

Injuries compensated. Accidents causing death or injury, not brought about fraudulently, arising in the course of employment unless proved not to have arisen out of the employment.

Persons compensated. All operatives and employees, including apprentices, engaged in industries covered by the act.

Industries covered. Factories and workshops employing other than human power; mines and quarries; iron works; building trades; manufacture of explosives and inflammable and poisonous materials; railway and waterway construction; sewers and waterworks; transportation by land or water; storage, handling, and the like; agriculture and forestry, if mechanical power is used (covering only such accidents as are caused by such power machinery); herding and tending wild cattle; theaters; administration of public security; gas and electrical works; telegraph and telephone systems; fishing, if not a co-operative enterprise.

Workmen's Compensation—(Continued)

Government employees. These are included if engaged in industries covered by the acts and if higher compensation is not otherwise provided by law.

Burden of payment. The entire burden rests upon the employer; if there are contractors and subcontractors, then upon such contractors.

Compensation for death.

- (a) Funeral expenses not exceeding 15 times the daily wage.
- (b) To surviving consort, 20 per cent. of annual earnings of employee until death or remarriage; lump sum of 60 per cent. of annual earnings paid at time of remarriage.
- (c) To legitimate child under 14 years of age, 15 per cent. of annual earnings, 25 per cent. if 2 children, 35 per cent. if 3, and 40 per cent. if 4 or more. If left orphans, each child receives 20 per cent. of annual earnings, with a maximum of 60 per cent.
- (d) If there are no children, then to any dependent parents or grandparents, or descendants under 14 years of age, 10 per cent. of annual earnings to each such dependent, but in no case over 40 per cent. of annual earnings.
- (e) In calculating annual earnings the maximum wage considered is 400 milreis (\$432), plus any excess to the extent of one-half.

Compensation for disability.

- (a) Necessary medical and surgical expenses.
- (b) For total permanent disability, two-thirds of annual earnings.
- (c) For total temporary disability, two-thirds of the daily wage during each working day lost.
- (d) For partial disability, one-half the loss of earning power.
- (e) All compensation is paid from the beginning of disability.
- (f) In calculating annual earnings the maximum wage considered is 400 milreis (\$432), plus any excess to the extent of one-half.

Revision of compensation. No provision is made in the law.

Insurance. Employers may transfer burden of payment to recognized establishment funds, mutual aid associations, or approved insurance companies. They may also insure with the State Insurance Council.

Security of payments. The obligations contracted under the law, in the event of bankruptcy, have special precedence over all debts of the employer. Risk classes and reserves are determined by the State Insurance Council.

Settlement of disputes. Disputes are settled by special tribunals of arbitrators composed of employers, employees, and medical officers having deliberative votes, and of representatives of the insurance companies having consultative votes.

QUEBEC.

Date of enactment. May 29, 1909; in effect January 1, 1910.

Injuries compensated. All injuries happening to workmen by reason of or in the course of their work causing death, or disability lasting over seven days. Injuries intentionally caused by the person injured are not compensated.

Industries covered. Building, manufacturing, transportation, engineering, and construction work, mining, quarrying; stone, wood, and coal yards; any industrial enterprise using machinery operated by power. Agriculture and sailing vessels are excluded.

Persons compensated. Workmen, apprentices, and employees earning not more than \$1,000 per annum. Foreign workmen or their representatives are compensated only if and so long as they reside in Canada.

Government employees. Government employees are not mentioned in the act.

Burden of payment. The entire expense rests upon the employer.

Compensation for death.

- (a) Medical and funeral expenses not in excess of \$25, unless same are provided by an association of which the deceased was a member.
- (b) Four times average yearly wages, but not less than \$1,000 nor more than \$2,000 payable to surviving consort, to children under 16 years of age, and dependent ascendants, shares to be agreed upon or determined by court. All amounts may be decreased or increased by court on account of inexcusable fault of employee or employer. Payments made for disability before death are deducted.

Compensation for disability.

- (a) For permanent total disability, a pension equal to 50 per cent. of the yearly wages (including the maximum and minimum amounts).
- (b) For permanent partial incapacity, a pension equal to 50 per cent. of the amount by which the wages have been reduced because of the injury.
- (c) For temporary incapacity lasting over seven days, compensation equal to one-half the daily earnings received at the time of the accident, beginning with the eighth day.

Workmen's Compensation—(Continued)

- (d) In computing pensions only one-fourth the excess of the annual earnings between \$600 and \$1,000 is considered; the capital of any pension shall not exceed \$2,000, unless higher because of accidents due to inexcusable fault of the employer.

Revision of compensation. Demands for change of amount of compensation may be made within four years.

Insurance. No reference concerning the insurance of risks under the law is contained in the act, except as to the payment of pensions due, which may be transferred to insurance companies. No release from liability is obtained by the employer by such transfer.

Security of payments. Claims for compensation or pensions form a lien on the real and personal property of the employer so long as they remain unpaid.

Settlement of disputes. Superior and circuit courts have jurisdiction over all disputes arising under this act. All proceedings are summary, no trial by jury being allowed.

RUSSIA.

Date of enactment. June 23 (July 6), 1913; in effect January 1, 1914, replacing act of June 2 (15), 1903.

Injuries compensated. Injuries from accidents in the course of or arising out of employment, causing incapacity for work, or death, except such are caused intentionally by the injured.

Industries covered. Factories, mines, iron and steel works, local railways, tramways, and inland navigation, making use of motor power and regularly employing 20 workpeople or more. Enterprises employing 30 or more workpeople, whether using motor power or not. Other industries may be added by the insurance council.

Persons compensated. All persons (other than casual workers) irrespective of age or sex, employed for wages or salary. Those having annual earnings in excess of 1,500 rubles (\$772.50) may sue under ordinary liability law.

Government employees. The law excludes employees on State owned undertakings and the main railway systems; zemstvos and village establishments are included.

Burden of payment. Medical treatment for persons, including hospital treatment, medicine, bandages and medical appliances, and sick pay, for persons insured in the sick fund, for the first 13 weeks of disability will be paid from that fund to which the employees contribute three-fifths and the employers two-fifths. From the ninety-first day compensation is paid by the accident insurance association in which the injured person is insured at the cost of the employers.

Compensation for death.

- (a) Funeral benefits, fixed at an amount varying between 20 and 30 days' pay of the insured person.
- (b) To widow one-third of annual earnings until death or remarriage; to each child under 15 years of age one-sixth in case of survival of one parent; otherwise, one-fourth; to each dependent relative, one-sixth. The total annuity in no case in excess of two-thirds of the annual earnings of the deceased.
- (c) A lump sum payment may be substituted for annuity not in excess of 36 rubles (\$18.54) plus 15 per cent. of annual earnings of the deceased.
- (d) The maximum annual earnings for purpose of calculating insurance are 1,500 rubles (\$772.50).

Compensation for disability.

- (a) For total disability during the first 13 weeks from two-thirds (for male persons) to full amount (for women) of daily wages. After the ninety-first day two-thirds of the injured person's earnings.
- (b) For total permanent incapacity an annuity of two-thirds annual earnings, and for partial permanent incapacity a proportionately smaller annuity.
- (c) The annuity may be increased to full pay in case of resulting insanity, loss of both hands or both limbs, or such disablement as requires constant care by another person.

Revision of compensation. On request of either party within three years re-examination may be made to adjust pension to any change in working capacity.

Insurance. Insurance is effected through employers' associations established by the order of the Minister of Commerce and Industry, with a prescribed district for each association. An insurance association may transfer its liability for payment of insurance to the government savings bank, by a deposit equal to the capitalized value of the pension.

Security of payments. The insurance associations are under direct State supervision.

Settlement of disputes. In case the decision of the insurance board is unsatisfactory, a rehearing is granted and from the decision rendered on this second hearing an appeal may be carried to the ordinary courts.

SPAIN.

Date of enactment. January 30, 1900; in effect July 28, 1900.

Injuries compensated. All injuries by accidents to employees in the course of and

Workmen's Compensation—(Continued)

by reason of the employment causing death or disability. Compensation may be reduced if injured person was engaged in an illegal act.

Industries covered. Manufacturing, mines, quarries, metallurgical establishments, construction work, industries injurious to health, transportation, gas and electric works, street cleaning, theaters, and agricultural and forestry establishments using power machinery.

Persons compensated. Workmen performing manual labor, including helpers and apprentices.

Government employees. Act applies to employees of State factories and other Government establishments, to labor accidents in war and naval departments, and to establishments of provincial and communal governments.

Burden of payment. Entire cost of compensation rests upon employer.

Compensation for death. In addition to any prior benefits paid for disability—

(a) Funeral expenses, not exceeding 100 pesetas (\$19.30).

(b) A lump sum equal to two years' earnings, if widow, and children or dependent orphan grandchildren under 16 years survive; 18 months' earnings if only children or orphan grandchildren survive; 1 year's earnings if only widow survives; 10 months' earnings to dependent parents or grandparents over 60 years of age, in absence of widow or children, if two or more survive; 7 months' earnings if only one parent or grandparent survives.

(c) For these lump-sum payments, by mutual consent, the following pensions may be substituted: 40 per cent. of annual earnings when widow and children or grandchildren survive; 20 per cent. of annual earnings when only widow survives; 10 per cent. to each dependent parent or grandparent over 60 years of age, when no widow or children survive, but not over 30 per cent. in the aggregate; compensation to widow ceases on her remarriage, and to children on their attaining the age of 16 years.

(d) In these cases, the daily earnings to be considered as not less than 1.50 pesetas (29 cents).

(e) All of these compensations are increased by 50 per cent. if the establishment is lacking in the required safety provisions.

Compensation for disability.

(a) Free medical and surgical treatment during disability.

(b) Fifty per cent. of daily earnings, including Sundays and holidays, from day of injury to day of recovery from disability, but not over one year, after which case is treated as one of permanent disability.

(c) In case of permanent disability, in addition to the foregoing, a sum equal to two years' earnings for total disability.

Eighteen months' earnings, if total disability extends only to former trade. One year's earnings in cases of partial permanent disability for usual employment, unless the employer agrees to employ injured workmen at some other work at old rate of wages.

(d) In these cases the daily earnings to be considered as not less than 1.50 pesetas (29 cents).

(e) Compensations are increased by 50 per cent. if the establishment is lacking in the required safety provisions.

Revision of compensation. No special provision is made in the law.

Insurance. Employers may contract with authorized insurance companies to assume obligations imposed by law.

Security of payments. No special provision is made in the law.

Settlement of disputes. Disputes concerning compensation under the law may be carried to special permanent labor tribunals consisting of representatives of the State, employers, and employees.

SWEDEN.

Date of enactment. Approved July 5, 1901; in effect January 1, 1903; amended June 3, 1904. Supplementary act, October 2, 1908.

Injuries compensated. Injuries by accidents to workmen resulting from the employment, and causing death, or disability for more than sixty days, unless due to the willful act or gross negligence of the victim or to the willful act of a third person who has neither the supervision nor the direction of the work.

Industries covered. Practically all establishments engaged in forestry work, mining, quarrying, turf and ice cutting and handling, manufacturing, chimney sweeping, rafting, fishing, railway and tramway service, handling goods, building trades, conduit, road and other construction work, and electricity, gas, and water distribution. Employers in other industries may insure their employees in the State Insurance Institute and thereby be placed under provisions of the act. Employees in other industries may secure the protection of the act by insuring themselves in the State Insurance Institute.

Persons compensated. Workmen and foremen.

Government employees. Act applies to employees in the State and communal services when engaged in any of the industries enumerated above.

Workmen's Compensation—(Continued)

Burden of payment. Entire cost of compensation rests upon employer, except that fishermen under the act contribute a flat annual rate, and the State makes up any deficit.

Compensation for death. When death results from the injury within two years—

- (a) Funeral benefit of 60 crowns (\$16.08).
- (b) Annual pensions not exceeding in the aggregate 300 crowns (\$80.40), to be distributed to widow, until remarriage 120 crowns (\$32.16); each child under 15 years of age 60 crowns (\$16.08).

Compensation for disability.

- (a) If permanently disabled, annual pension of 300 crowns (\$80.40) in case of total disability, and a smaller sum corresponding to loss of earning power in case of partial disability, pension to begin with sixty-first day of disability, or later if permanent character of the disability was not then established.
- (b) If temporarily disabled for more than sixty days, 1 crown (27 cents) per day, beginning with sixty-first day.

Revision of compensation. Suit may be brought in a court of first instance by injured employee for a revision of compensation within two years from the date of the fixing of the same.

Insurance. If an injured person receives an allowance or pension from an organization which is supported entirely or in greater part by the employer, or if the victim is insured in a private organization by his employer, the amounts received from such a source may be deducted from payments required of employer under the act. Employers may transfer burden of payment of compensation by insuring in the State Insurance Institute, created for this purpose by the act, or in individual cases purchase annuities for pensioners from this institution. Other arrangements may be made between employers and employees if the State Insurance Institute finds upon examination that they are not unfavorable to the employees.

Security of payments. An employer may be required to furnish adequate security for the payment of the pension to cover the contingency of his neglecting to pay the same, of his retiring from business or leaving the country, or of his becoming insolvent. If he fails to furnish security he may be required to pay a lump sum equal to the capital value of the pension plus the payments and interest due, which amount, in the case of an injured employee, must be invested in the purchase of an annuity from the State Insurance Institute.

Settlement of disputes. Disputes may be settled either by arbitration or by bringing suit in a court of first instance. The demand for arbitration must be made or the suit brought within two years after the accident or in case of fatal accidents within two years after the death of the victim. If the action is against the State Insurance Institute, one year more is allowed.

Voluntary sickness insurance laws, October 30, 1891, July 4, 1910, provide benefits up to 90 days for accidents causing disability of over 3 days.

SWITZERLAND.

Date of enactment. June 13, 1911, accepted by referendum February 4, 1912.

Injuries compensated. Every bodily injury suffered by an injured person in the course of work performed under direction of the director, or his agent, of the insured enterprise, or service undertaken in the interest of the enterprise, or during interruption of work, before or after work, if the insured person is on the premises, or in the danger zone, without fault on his part. All insured persons contracting an occupational disease due to the action of injurious substances used in the establishment.

Industries covered. Railway and postal services, steam vessels, factories, building trades, transportation by land and water, rafting, telegraph and telephone lines, engineering works, excavating, mines, quarries, manufacture of explosives.

Persons compensated. All employees, laborers, apprentices, laborers without pay, and probationers.

Government employees. No special provision is mentioned in the law.

Burden of payment. In the case of occupational accident insurance, premiums are paid by the employers; in nonoccupational accident insurance, three-fourths by the insured person and one-fourth by the Confederation.

Compensation for death.

- (a) A funeral benefit of 40 francs (\$7.72).
- (b) To widow or dependent widower, or a widower who shall become infirm or incapacitated within 5 years after the death of the wife, an annuity of 30 per cent. of annual wages of the insured. On the remarriage of a widow she is allowed a lump sum equivalent to her annuity of 3 years.
- (c) To each child until the completion of 16 years of age an annuity of 15 per cent. of said annual earnings, 25 per cent. if orphaned of both parents; if upon the completion of 16 years said child is permanently incapacitated, annuity to continue till 70 years of age.

Workmen's Compensation—(Continued)

- (d) Ascendants in a direct line are entitled during life, and brothers and sisters until 16 years of age, to a total annuity of 20 per cent., equally distributed. The total annuities payable shall not exceed 60 per cent. of the earnings of the insured persons.

Compensation for accident.

- (a) Free medical attendance, medicine, surgical apparatus, and necessary traveling expenses.
- (b) Indemnity for loss of time payable beginning with third day after the accident, equal to 80 per cent. of earnings. If treatment in a hospital is necessary, the fund may retain, in the case of a person without family, three-fourths, and, with a family, one-half of the loss of time indemnity. Loss of time payments are based on daily earnings not exceeding 14 francs (\$2.70).
- (c) An annuity for total disability equal to 70 per cent. of annual earnings. For partial disability a proportionate rate. Annuities are based on annual earnings not exceeding 4,000 francs (\$772).
- (d) When medical treatment if instituted may reasonably be expected to improve the earning capacity of the persons, the annuity may be replaced by such treatment payable in the same manner as loss of time and hospital treatment.
- (e) A lump-sum payment not exceeding in value an annuity for 3 years may be made to any person in whose condition no reasonable improvement may be expected from medical treatment, and who will probably recover his capacity for labor.

Revision of compensation. Revision of annuity may be had at any time within 3 years from its establishing, provided the degree of disability undergoes any essential change. After that time revision may be had only at the expiration of the sixth and ninth years.

Insurance. Compulsory in a National fund against accidents, occupational and non-occupational; and voluntary insurance of all persons 14 years of age and over, and heads of establishments who have themselves and their laborers insured, may insure such other persons against accidents for which they are civilly responsible.

Security of payments. Under Government control.

Settlement of disputes. Cantonal courts decide in the first instance subject to appeal to the Federal Insurance Court.

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STATE OFFICIALS ADMINISTERING WORKMEN'S COMPENSATION ACTS

CALIFORNIA INDUSTRIAL ACCIDENT COMMISSION.—A. J. Pillsbury, chairman; Will J. French, Meyer Lissner. H. L. White, Secretary, 525 Market street, San Francisco. Chris. M. Bradley, Counsel.

COLORADO INDUSTRIAL COMMISSION.—Hiram E. Hilts, A. Newton Parish, George W. Densmore, State Capitol, Denver, Col.; J. A. Warren, secretary.

CONNECTICUT COMPENSATION COMMISSIONERS.—Frederic M. Williams, Fifth District, chairman, Waterbury; Edward T. Buckingham, Fourth District, secretary, Bridgeport; George B. Chandler, First District, Hartford; Dr. James J. Donohue, Second District, Norwich; George E. Beers, Third District, New Haven.

HAWAII INDUSTRIAL BOARDS.—City and County of Honolulu, A. J. Campbell, chairman, Honolulu; County of Kauai, L. D. Timmons, chairman, Lihue, Kauai; County of Maui, Wm. A. McKay, chairman, Wailuku, Maui; County of Hawaii, H. B. Elliot, chairman, Hilo, Hawaii.

IDAHO INDUSTRIAL ACCIDENT BOARD.—Members not yet appointed. Law effective, as to the State fund, on July 1, 1917; as to the balance of the law, on January 1, 1918.

ILLINOIS INDUSTRIAL BOARD.—J. B. Vaughn, chairman; Peter Angsten, Robert Eadie. W. V. Conley, secretary, City Hall Square Bldg., Chicago.

INDIANA INDUSTRIAL BOARD.—Edgar A. Perkins, Charles R. Hughes, Samuel R. Artman. Howe S. Landers, secretary, State Capitol, Indianapolis.

IOWA INDUSTRIAL COMMISSIONER.—A. B. Funk. Ralph Young, secretary, Des Moines.

KANSAS COMMISSIONER OF LABOR AND INDUSTRY.—P. J. McBride, Topeka.

KENTUCKY WORKMEN'S COMPENSATION BOARD.—Richard C. P. Thomas, first district; Judge S. W. Hager, second district; R. C. Caldwell, third district; chairman, Alexander Gilmour, secretary, Frankfort.

LOUISIANA INDUSTRIAL COMMISSIONER EX OFFICIO.—Wm. F. Millsaps, Secretary of State, Baton Rouge, La.

MAINE INDUSTRIAL ACCIDENT COMMISSION.—Eben F. Littlefield, chairman; Erastus J. Carter, Roscoe A. Eddy. Harry H. Thurlough, secretary, State Capitol, Augusta.

MARYLAND INDUSTRIAL ACCIDENT COMMISSION.—John M. Reifsnider, chairman; Charles D. Wagaman, James Higgins. Howard C. Hill, secretary, Equitable Bldg., Baltimore.

MASSACHUSETTS INDUSTRIAL ACCIDENT BOARD.—Frank J. Donahue, Boston; Chester E. Gleason, Pittsfield; David T. Dickinson, Cambridge; Thomas F. Boyle, Boston; Joseph A. Parks, Fall River. Robert E. Grandfield, secretary, 1 Beacon street, Boston.

MICHIGAN INDUSTRIAL ACCIDENT BOARD.—Thomas B. Gloster, chairman, Detroit; James A. Kennedy, Sault Ste. Marie; Claude S. Carney, Kalamazoo, Gilbert W. Dickson, secretary, Lansing.

MINNESOTA DEPARTMENT OF LABOR.—Wm. F. Houk, commissioner; John P. Gardiner, assistant commissioner; Don D. Lescohier, chief statistician, Old Capitol Bldg., St. Paul.

MONTANA INDUSTRIAL ACCIDENT BOARD.—A. E. Spriggs, chairman; Wm. Keating, State auditor; W. J. Swindlehurst, commissioner of labor. A. G. McNaught, secretary, Helena.

State Officials Administering Workmen's Compensation Acts—(C't'd)

NEBRASKA LABOR COMMISSIONER.—The Governor, *ex officio*; F. M. Coffey, deputy, Omaha.

NEVADA INDUSTRIAL COMMISSION.—John J. Mullin, chairman, Carson City; H. A. Lemmon, William E. Wallace.

NEW JERSEY WORKMEN'S COMPENSATION BUREAU.—Lewis E. Bryant, Labor Commissioner; W. E. Stubbs, secretary, Trenton; George T. Jaeger, Harry J. Goas, referees.

NEW YORK INDUSTRIAL COMMISSION.—Commissioners.—Chairman, John Mitchell, Mt. Vernon, N. Y.; Louis Wiard, Batavia; Henry D. Sayer, Richmond Hill; Edward P. Lyon, Brooklyn; James M. Lynch, Syracuse; secretary, C. D. O'Connell (acting); chief counsel, Robert W. Bonyng. Deputy Commissioners.—1st, James L. Gernon; 2nd, Wm. C. Archer; 3d, Frank B. Thorn. Industrial Council (advisory).—J. M. Wainwright, Rye, chairman; Edward J. Barcalo, Buffalo; John C. Clark, Buffalo; Carleton A. Chase, Syracuse; Richard H. Curran, Rochester; G. E. Emmons, Schenectady; James P. Holland, New York City; Richard C. Stofer, Norwich; Thomas M. Gafney, Syracuse; Melinda Scott, New York City; Irving T. Bush, New York City; Henry D. Sayer, Secretary.

COMMISSIONERS' ASSIGNMENTS.—Chairman Mitchell: Compensation, claims, agreements, awards, payments. Commissioner Wiard: Industrial code, mediation and arbitration, statistics and information. Commissioner Sayer: Employment, industries and immigration, investments. Commissioner Lynch: Inspections, printing, fire hazards, boilers and explosives. Commissioner Lyon: State fund, self-insurance, legal.

ALBANY.—State Capitol, Fifth Floor: General offices of the State Industrial Commission; office of Assistant Secretary; office of Third Deputy Commissioner; Bureau of Mediation and Arbitration; Bureau of Fire Hazards, Boilers and Explosives; Bureau of Statistics and Information; Bureau of Mediation and Arbitration; Bureau of Fire Hazards, Boilers and Explosives; Bureau of Factory and Mercantile Inspection; Supervising Inspector, District No. 6; Division of Industrial Hygiene; Subdivision of Engineering. Deputy Commissioner in charge of Compensation Law; The State Fund.

44 Chapel Street: State Employment Bureau, Third Judicial District.

NEW YORK CITY.—230 Fifth Avenue: Executive Offices, State Industrial Commission; office of the Secretary; administrative offices of Workmen's Compensation Bureau; State Insurance Fund; Counsel to the Commission; Actuary of State Insurance Fund; Accounting Division; Compensation Hearing Room; Medical Examiners for Compensation Bureau; offices of First Deputy Commissioner; Administrative Division, Bureau of Factory Inspection; Supervising Inspectors of Districts Nos. 1, 2, 3, 4 and 5; Division of Mercantile Inspection; Division of Home-work Inspection; Bureau of Industrial Code; Division of Industrial Hygiene; Branch Bureau of Statistics and Information; Bureau of Mediation and Arbitration; Director State Employment Bureau; Bureau of Industries and Immigration.

Brooklyn, N. Y., 44 Court Street: Deputy Commissioner in charge of Compensation Law.

Brooklyn, N. Y., 262 Fulton Street.—State Employment Bureau, Second Judicial District.

UTICA.—114 White Building: Division of Inspection, Supervising District No. 7.

SYRACUSE.—600-602 Cahill Block: Branch office State Industrial Commission, office of Deputy Commissioner in charge of Compensation Law.

Griffin Building, 120 W. Jefferson Street: State Employment Bureau, Fifth Judicial District.

ROCHESTER.—Trust Building, 25 Exchange Street: Branch office State Industrial Commission; Deputy Commissioner in charge of Compensation Law; Division of Inspection, Supervising District No. 8.

120 St. Paul Street: State Employment Bureau, Seventh Judicial District.

BUFFALO.—Iroquois Building: Branch office State Industrial Commission; Deputy Commissioner in charge of Compensation Law; Division of Inspection, Supervising District No. 9.

Morgan Building: Bureau of Industries and Immigration.

219 Franklin Street: State Employment Bureau, Eighth Judicial District.

OHIO INDUSTRIAL COMMISSION.—Wallace D. Yaple, chairman; Herbert L. Eliot, T. J. Duffy. Geo. L. Stoughton, secretary, Columbus.

OKLAHOMA INDUSTRIAL COMMISSION.—A. A. McDonald, chairman; W. C. Jackson, W. L. Blessing. W. L. Melton, secretary, Oklahoma City.

OREGON STATE INDUSTRIAL ACCIDENT COMMISSION.—William A. Marshall, chairman; Harvey Beckwith, Carle Abrams.

State Officials Administering Workmen's Compensation Acts—(C't'd)

PENNSYLVANIA WORKMEN'S COMPENSATION BOARD.—Harry A. Mackey, chairman, North American Bldg., Philadelphia, Pa.; James W. Leech, John A. Scott, John Price Jackson, commissioner of labor and industry; Francis H. Bohlen, legal adviser. Lee Solomon, secretary, Masonic Temple, Harrisburg. Referees.—District No. 1, W. B. Scott, George C. Klauder, North American Bldg., Philadelphia; District No. 2, Paul W. Houck, Ulmer Bldg., Pottsville; District No. 3, George W. Beemer, Union National Bank Bldg., Scranton; District No. 4, Chester W. Cummings, Woolworth Bldg., Lancaster; District No. 5, W. W. Champion, First National Bank Bldg., Williamsport; District No. 6, Jacob Snyder, Commerce Bldg., Altoona; District No. 7, G. Scott Smith, Warren, Pa.; District No. 8, Thos. J. Dunn, L. E. Christley, Hartje Bldg., Pittsburgh; Charles H. Young, associate counsel for western Pennsylvania.

PORTO RICO WORKMEN'S RELIEF COMMISSION.—Howard L. Kern, chairman; Charles F. Hill, Manuel Camunas, Dr. A. Martinez Alvarez, Jose A. Canals.

SOUTH DAKOTA INDUSTRIAL COMMISSIONER.—New law adopted March, 1917. Commissioner not yet appointed.

TEXAS INDUSTRIAL ACCIDENT BOARD.—T. H. McGregor, chairman; J. H. Fricke, J. H. Fowler. B. A. Cox, Jr., secretary, State Capitol, Austin.

UNITED STATES EMPLOYEE'S COMPENSATION COMMISSION.—Dr. Riley McMillan Little, Swarthmore, Pa.; Mrs. Frances C. Axtell, Bellingham, Wash.; John J. Keegan, Indianapolis, Ind.

VERMONT COMMISSIONER OF INDUSTRIES.—Robert W. Simonds, St. Johnsbury; Laura M. Burbank, secretary, Montpelier.

WASHINGTON INDUSTRIAL INSURANCE COMMISSION.—Floyd L. Daggett, chairman; John M. Watson, F. I. Gill. P. Gilbert, secretary, Charleston.

WEST VIRGINIA STATE COMPENSATION COMMISSIONER.—Lee Ott. Charles L. Topping, secretary; Frank J. McAndrews, assistant secretary, Charleston.

WISCONSIN INDUSTRIAL COMMISSION.—J. D. Beck, chairman; Fred M. Wilcox, George P. Hambrecht. P. J. Watrous, secretary, Milwaukee.

STATE WORKMEN'S COMPENSATION FUNDS

CALIFORNIA STATE COMPENSATION INSURANCE FUND.—Administered by the Industrial Accident Commission.

COLORADO STATE COMPENSATION INSURANCE FUND.—Administered by the Industrial Commission of Colorado.

IDAHO STATE INSURANCE FUND.—Administered by the State Insurance Manager.

MARYLAND STATE ACCIDENT FUND.—Administered by the State Industrial Accident Commission.

MASSACHUSETTS EMPLOYEE'S INSURANCE ASSOCIATION.—Administered by the Industrial Accident Board.

MICHIGAN STATE ACCIDENT FUND.—Administered by the Industrial Accident Board.

MONTANA INDUSTRIAL ACCIDENT FUND.—Administered by the Industrial Accident Board.

NEVADA STATE INSURANCE FUND.—Administered by the Nevada Industrial Commission.

State Workmen's Compensation Funds—(Continued)

NEW YORK STATE INSURANCE FUND.—Administered by the State Industrial Commission.

OHIO STATE INSURANCE FUND.—Administered by the Industrial Commission of Ohio.

OREGON INDUSTRIAL ACCIDENT FUND.—Administered by the State Industrial Accident Commission.

PENNSYLVANIA STATE WORKMEN'S INSURANCE FUND.—Administered by the Workmen's Compensation Board.

TEXAS EMPLOYERS' INSURANCE ASSOCIATION.—Administered by the Industrial Accident Board.

WASHINGTON ACCIDENT FUND.—Administered by the Industrial Insurance Commission.

WEST VIRGINIA WORKMEN'S COMPENSATION FUND.—Administered by the State Compensation Commissioner.

WYOMING INDUSTRIAL ACCIDENT FUND.—Administration supervised by the State Treasurer.

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STATE OFFICIALS HAVING SUPERVISION OF INSURANCE

(With Their Deputies and Assistants)

<i>States and Territories.</i>	<i>Names.</i>	<i>Titles.</i>	<i>Address.</i>	<i>Terms Expire.</i>
Alabama	C. B. Smith, Commissioner..... F. P. Samford, Deputy.....	Commissioner..... Deputy.....	Montgomery	July, 1919.
Alaska	C. E. Davison, Secretary.....	Secretary.....	Juneau	July, 1917.
Arizona	F. L. Banta, Chief Clerk, Arizona Corporation Commission.....	Chief Clerk, Arizona Corporation Commission.....	Phoenix	Not stipulated.
Arkansas.....	Bruce T. Bullion, Commissioner... W. C. Hollingsworth, Asst. Commis- sioner.....	Commissioner... Asst. Commis- sioner.....	Little Rock.....	January, 1918.
California	Alexander McCabe, Commissioner...	Commissioner...	San Francisco....	June, 1920.
Colorado	Claude W. Fairchild, Commissioner..	Commissioner..	Denver	July 15, 1921.
Connecticut	Burton Mansfield, Commissioner.... H. Pierson Hammond, Actuary.....	Commissioner.... Actuary.....	Hartford	July, 1919
Delaware	Thomas R. Wilson, Commissioner.	Commissioner.	Dover	Jan., 1921.
Dist. of Columbia....	Charles F. Nesbit, Superintendent... William S. Hall, Deputy and Ex- aminer	Superintendent... Deputy and Ex- aminer	Washington	No limit.
Florida	John C. Luning, Treasurer.....	Treasurer.....	Tallahassee	Jan., 1921.
Georgia	William A. Wright, Commissioner... W. A. Higgins, Deputy.....	Commissioner... Deputy.....	Atlanta	June, 1917.
Hawaii	C. J. McCarthy, Commissioner..... Henry C. Hapai, Deputy.....	Commissioner..... Deputy.....	Honolulu	Nov., 1918.
Idaho	George F. Steele, Commissioner....	Commissioner....	Boise	July, 1919.
Illinois	Rufus M. Potts, Insurance Supt... James Fairlie, Actuary.....	Insurance Supt... Actuary.....	Springfield	May, 1917
Indiana	Otto L. Klaus, Auditor..... G. Edgar Turner, Insurance Deputy	Auditor..... Insurance Deputy	Indianapolis	Nov., 1918.
Iowa.....	Emory H. English, Commissioner... C. S. Byrkit, Deputy..... F. J. McGraw, Actuary..... K. F. Raitt, Rating Clerk..... John W. Dailey, Security Clerk... K. P. Blaise, Fee Clerk..... Cassie G. Ten Eyck, Chief Clerk..	Commissioner... Deputy..... Actuary..... Rating Clerk..... Security Clerk... Fee Clerk..... Chief Clerk..	Des Moines.....	Feb. 1, 1919.
Kansas	Carey J. Wilson, Superintendent... Dora Louk Miler, Assistant..... W. J. Bryden, Actuary.....	Superintendent... Assistant..... Actuary.....	Topeka	Jan., 1919.
Kentucky	Clarence F. Thomas, Commissioner E. Magoffin, Deputy..... Cabell B. Bullock, Actuary.....	Commissioner Deputy..... Actuary.....	Frankfort	Jan., 1920.
Louisiana.....	James J. Bailey, Commissioner.... Richard H. Flower, First Deputy....	Commissioner.... First Deputy....	Baton Rouge....	May, 1920.
Maine	E. J. Carter, Commissioner..... Ivan E. Lang, Deputy.....	Commissioner..... Deputy.....	Augusta	Feb., 1918.
Maryland	W. Mason Shehan, Commissioner... Wilson L. Coudon, Deputy..... Arthur M. Sieck, Actuary..... Hazelton A. Joyce, Jr., Examiner... Charles O. Hall, Auditor.....	Commissioner... Deputy..... Actuary..... Examiner... Auditor.....	Baltimore	Feb., 1918.
Massachusetts	Frank H. Hardison, Commissioner.. Harry L. Peabody, First Deputy... Emma W. Cushman, Actuary..... Arthur E. Linnell, Chief Examiner. Daniel F. Walsh, Examiner.....	Commissioner.. First Deputy... Actuary..... Chief Examiner. Examiner.....	Boston	Dec., 1919.
Michigan	John T. Winship, Commissioner.... Walter E. Otto, Deputy..... Don A. Baxter, Actuary..... Fred W. Hext, Chief Clerk.....	Commissioner.... Deputy..... Actuary..... Chief Clerk.....	Lansing	June, 1917.

Committees as Appointed in December, 1916

Actuarial Bureau

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George M. LaMonte, New Jersey.
J. Denny O'Neil, Pennsylvania.
F. H. McMaster, South Carolina.

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Claude W. Fairchild, Colorado.
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James Fairlie, Illinois.
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W. J. Cameron, North Carolina.
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Codification of Rulings

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C. B. Smith, Alabama.
W. R. McCabe, Delaware.
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W. R. McCabe, Delaware.
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George A. Cole, Nevada.
William A. Wright, Georgia.

Examinations

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Joseph Button, Virginia.
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J. Denny O'Neil, Pennsylvania.
P. H. Wilbour, Rhode Island.
Walter K. Chorn, Missouri.
William F. Dunbar, Tennessee.
E. H. English, Iowa.
C. B. Smith, Alabama.
Alex. McCabe, California.

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E. H. English, Iowa.
F. H. McMaster, South Carolina.
Harvey Wells, Oregon.
H. O. Fishback, Washington.
C. F. Nesbit, District of Columbia.
John T. Winship, Michigan.
Claude W. Fairchild, Colorado.
J. R. Young, North Carolina.
M. J. Cleary, Wisconsin.
J. J. Bailey, Louisiana.

Laws and Legislation

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Frank Taggart, Ohio.
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J. Denny O'Neil, Pennsylvania.
James R. Young, North Carolina.
J. F. Sanborn, Minnesota.
William F. Dunbar, Tennessee.
Walter K. Chorn, Missouri.

Miscellaneous

Robert B. Forsyth, Chairman, Wyoming.
J. C. Luning, Florida.
Carey J. Wilson, Kansas.
Harvey Wells, Oregon.
B. T. Bullion, Arkansas.
C. C. Thompson, Arizona.
George F. Steele, Idaho.
George A. Cole, Nevada.
William Keating, Montana.

Publicity and Conservation

A. L. Welch, Chairman, Oklahoma.
W. N. Van Camp, South Dakota.
S. A. Olsness, North Dakota.
Claude W. Fairchild, Colorado.

National Convention of Insurance Commissioners—(Continued)

C. F. Thomas, Kentucky.
Charles O. Austin, Texas.
E. J. Carter, Maine.
J. J. Bailey, Louisiana.
R. S. Wells, Utah.

Rates of Insurance Companies

Carey J. Wilson, Chairman, Kansas.
W. B. Eastham, Nebraska.
Alex. McCabe, California.
George M. LaMonte, New Jersey.
C. F. Thomas, Kentucky.
R. S. Wells, Utah.
J. F. Sanborn, Minnesota.
William Keating, Montana.
Charles O. Austin, Texas.

Rates of Mortality and Interest

Rufus M. Potts, Chairman, Illinois.
W. N. Van Camp, South Dakota.
H. O. Fishback, Washington.
P. H. Wilbour, Rhode Island.
William A. Wright, Georgia.
C. B. Smith, Alabama.
Otto L. Klauss, Indiana.
J. J. Bailey, Louisiana.

Reserves Other Than Life

F. H. Hardison, Chairman, Mass.
Burton Mansfield, Connecticut.
J. Denny O'Neil, Pennsylvania.
William M. Shehan, Maryland.
Guy W. Bailey, Vermont.
Joseph Button, Virginia.
John T. Winship, Michigan.
Walter K. Chorn, Missouri.
Claude W. Fairchild, Colorado.
Alex. McCabe, California.
J. F. Sanborn, Minnesota.
Michael J. Cleary, Wisconsin.

Social Insurance

Rufus M. Potts, Chairman, Illinois.
Burton Mansfield, Connecticut.
James R. Young, North Carolina.
E. H. English, Iowa.
C. F. Nesbit, District of Columbia.

Taxation

C. F. Nesbit, Chairman, Dist. of Col.
Harvey Wells, Oregon.
C. C. Thompson, Arizona.
C. F. Thomas, Kentucky.
Carey J. Wilson, Kansas.
George M. LaMonte, New Jersey.
Rufus M. Potts, Illinois.
J. F. Sanborn, Minnesota.
E. J. Carter, Maine.

Workmen's Compensation Insurance

F. H. Hardison, Chairman, Mass.
Michael J. Cleary, Wisconsin.
J. Denny O'Neil, Pennsylvania.

Unfinished Business

Walter K. Chorn, Chairman, Missouri.
J. F. Sanborn, Minnesota.
The Secretary of the Convention.

Unauthorized Insurance

Guy W. Bailey, Chairman, Vermont.
A. L. Welch, Oklahoma.
Wm. F. Dunbar, Tennessee.
C. F. Thomas, Kentucky.
Harvey Wells, Oregon.
C. B. Smith, Alabama.
E. J. Carter, Maine.
S. A. Olsness, North Dakota.

Valuation of Securities

Jesse S. Phillips, Chairman, New York.
F. H. Hardison, Massachusetts.
P. H. Wilbour, Rhode Island.
J. Denny O'Neil, Pennsylvania.
Rufus M. Potts, Illinois.
William Keating, Montana.
Frank Taggart, Ohio.
Wm. M. Shehan, Maryland.
James R. Young, North Carolina.
John S. Darst, West Virginia.
E. H. English, Iowa.
T. M. Henry, Mississippi.

Special Committees

Clearing Committee for Rulings on Standard Provisions in Life Policies

John T. Winship, Chairman, Michigan.
W. N. Van Camp, Utah.
George F. Steele, Idaho.
Charles O. Austin, Texas.
R. S. Wells, Utah.

Clearing Committee for Rulings on Health and Accident Policies

Guy W. Bailey, Chairman, Vermont.
F. H. Hardison, Massachusetts.

J. Denny O'Neil, Pennsylvania.
Burton Mansfield, Connecticut.

Fire Insurance Rates, Expenses, etc.

Page 11, April, 1915.
Frank Taggart, Chairman, Ohio.
Walter K. Chorn, Missouri.
J. F. Sanborn, Minnesota.
Wm. M. Shehan, Maryland.
Burton Mansfield, Connecticut.
J. Denny O'Neil, Pennsylvania.
George F. Steele, Idaho.
Rufus M. Potts, Illinois.
Michael J. Cleary, Wisconsin.
Wm. F. Dunbar, Tennessee.

To Draft Uniform Fire Insurance Policy

Page 16, Dec., 1915; page 81, April, 1916;
page 153, Richmond.
M. J. Cleary, Chairman, Wisconsin.
J. Denny O'Neil, Pennsylvania.
J. R. Young, North Carolina.
Burton Mansfield, Connecticut.
Carey J. Wilson, Kansas.

On Trust Deeds of Foreign Insurance Companies

Page 10, April, 1915.
F. H. Hardison, Chairman, Mass.
Burton Mansfield, Connecticut.
Frank Taggart, Ohio.

On Standard Policy Form of Industrial Sick Benefit Companies and to Eliminate Over-Insurance in Such Companies

Page 5, April, 1915.
C. F. Nesbit, Chairman, Dist. of Col.
Joseph Button, Virginia.
John T. Winship, Michigan.
J. Denny O'Neil, Pennsylvania.
J. R. Young, North Carolina.
F. H. McMaster, South Carolina.

On New Mortality Table

Page 52; Del Monte Proceedings.
H. E. Ryan, Chairman, New York.
H. P. Hammond, Connecticut.
R. E. Ankers, Virginia.
W. E. Otto, Michigan.
George W. Smith, Massachusetts.

Union Central Life Insurance Company

(Appointed by Convention.)
Page 25, April, 1916.
Burton Mansfield, Chairman, Connecticut.
James R. Young, North Carolina.
F. H. Hardison, Massachusetts.
Joseph Button, Virginia.
Jesse S. Phillips, New York.

Excess Interest Valuations for Fraternal

Subcommittee (Assets of Insurance Companies). Page 85, April, 1916; page 17, December, 1915.
Burton Mansfield, Chairman, Connecticut.
Frank H. Hardison, Massachusetts.
C. F. Nesbit, District of Columbia.

Licensing Adjusters

Subcommittee (Laws and Legislation).
Page 31, December, 1915.
James R. Young, Chairman, N. Carolina.
John T. Winship, Michigan.
R. J. Merrill, New Hampshire.

Mercantile Floater Policies

Subcommittee (Laws and Legislation).
Page 31, December, 1915.
R. J. Merrill, Chairman, New Hampshire.
J. Denny O'Neil, Pennsylvania.
E. H. English, Iowa.

Mutual Assessment Life Insurance

Subcommittee (Laws and Legislation).
Page 91, April, 1916.
Emory H. English, Chairman, Iowa.
Frank Taggart, Ohio.
F. H. McMaster, South Carolina.

Reciprocal Underwriters

Subcommittee (Laws and Legislation).
Walter K. Chorn, Chairman, Missouri.
William F. Dunbar, Tennessee.
M. J. Cleary, Wisconsin.

Report on Resolution as to Investigation Subject of a Standard Form of Policy, or an Extension of Standard Provisions Law with Reference to Health and Accident Policies

Subcommittee (Laws and Legislation).
M. J. Cleary, Chairman, Wisconsin.
E. H. English, Iowa.
John T. Winship, Michigan.

Real Estate Investments of Insurance Companies and Bank Certificates of Deposits Held

Subcommittee (Assets of Insurance Companies).
Robert J. Merrill, Chairman, N. H.
Guy W. Bailey, Vermont.
F. H. Hardison, Massachusetts.

Report on Resolution as to Proper Coverage to be Allowed Fire Companies Writing Automobile Insurance

Subcommittee (Laws and Legislation).
E. H. English, Chairman, Iowa.
R. J. Merrill, New Hampshire.
Samuel D. Works, Minnesota.

To Investigate Persons, Firms or Corporations Contracting to Furnish Citizens Information in Regard to Insurance

Subcommittee (Laws and Legislation).
William F. Dunbar, Chairman, Tennessee.
James R. Young, North Carolina.
Walter K. Chorn, Missouri.

National Convention of Insurance Commissioners—(Continued)

Unauthorized Insurance

Subcommittee (Laws and Legislation).
Samuel D. Works, Chairman, Minnesota.
Frank Taggart, Ohio.
C. F. Nesbit, District of Columbia.
Joseph Button, Virginia.
M. J. Cleary, Wisconsin.

Uniform Policy Forms for Live Stock Insurance

Subcommittee (Laws and Legislation).
M. J. Cleary, Chairman, Wisconsin.
John T. Winship, Michigan.
Walter K. Chorn, Missouri.

Uniform Law for Fidelity and Surety Companies

Subcommittee (Fidelity and Surety Companies).
William M. Shehan, Chairman, Maryland.
Joseph Button, Virginia.
John T. Winship, Michigan.
F. H. Hardison, Massachusetts.
Burton Mansfield, Connecticut.

Whole Family Protection by Fraternal

Subcommittee (Executive Committee).
John T. Winship, Chairman, Michigan.
R. J. Merrill, New Hampshire.
James R. Young, North Carolina.

FEES AND TAXES CHARGED TO FOREIGN COMPANIES

ALABAMA.

FEES (not pro rated).—Company's license, renewable annually, \$101; agent's license, each member of firm, \$5; mutual aid associations, licenses, \$21. Fraternal license, \$51.

TAXES.—One and one-half per cent. of gross fire and marine premiums received in the State less return premiums and reinsurance authorized companies; also one-fifth of 1 per cent. on gross premiums less return premiums for expense of investigation of fires. Two per cent. of gross life and miscellaneous insurance premiums less return premiums and reinsurance authorized companies. Mutual aid associations, 1 per cent. of premiums received. Retaliatory provisions. One per cent. on gross premiums of unauthorized companies paid by insured. Municipalities may levy privilege tax not exceeding 4 per cent. on net premiums for fire and marine companies, and for other companies a graded privilege tax in cities of 5,000 or less, \$10 and \$1 per \$100 of net premiums; 5,000 to 10,000 population, \$15 and 1 per cent.; 10,000 to 50,000 population, \$20 and 1 per cent.; over 50,000 population, \$50 and 1 per cent. per annum. Publication of statement required.

ALASKA.

FEES.—Filing original certificate of qualification, \$25; filing annual certificate of qualification (on or before July 1, each year), \$15; filing power of attorney, \$5. These are the fees in the office of Secretary of Alaska, Juneau. At the same time duplicate papers are required to be filed with the Clerk of Court for the division or divisions wherein the company does business, whose fee is 10 cents for each document. Licenses are required to be secured for agent and broker from the Clerk of Court, the fee for which is \$25.

TAXES.—One per cent. of gross amount of all premiums received in the territory by licensed companies, less in the case by fire and marine companies the amounts paid to policyholders as returned premiums and paid to admitted companies as premiums for reinsurance, and less in the case of life companies the amount paid as premiums to admitted companies for reinsurance.

ARIZONA.

FEES.—For filing articles of incorporation, \$25; for filing amendments of articles of incorporation, \$10; for issuing certificate of authority, \$50; for each renewal of certificate of authority, \$30; for filing annual statement, \$25; for copies of papers, per folio, 20 cents; for filing other miscellaneous papers (each), \$1; for each agent's license, \$2; for filing power of attorney, service of process, \$5. Registration fee, \$15.

TAXES.—Two per centum of all premiums collected or contracted for in the State, less amount paid to policyholders as return premiums and amount paid as premiums to admitted companies for reinsurance on business of the State. All fees and taxes subject to retaliatory law. Fifteen per cent. on premiums of unauthorized companies paid by insured.

Fees and Taxes—(Continued)

ARKANSAS.

SURETY COMPANIES.

FEES.—Filing copy of charter, \$15; filing annual statement, \$10; agent's license, \$2; certificate of authority to company, \$2.

ALL OTHER COMPANIES.

FEES.—Filing copy of charter, \$15; filing annual statement, \$10; certificate of authority, \$2; agent's license (one to each soliciting member of a firm), \$2. Reciprocal provisions govern fees charged other State companies for filing articles of incorporation; but a foreign corporation must pay the fee charged by the State where its principal United States office is located. Foreign unincorporated concerns must pay a fee of \$500 to do business.

TAXES.—Fire insurance companies, one and one-half per cent. on gross fire premiums received in the State, after deducting return premiums and authorized reinsurance only. Life and Casualty Companies one and one-half per cent. on gross premiums receipts whether such receipts be in cash or in the shape of notes or other evidences of credit. Fraternal societies are not taxed.

ANNUAL FRANCHISE TAX.—All companies with outstanding capital less than \$500,000, \$100; all companies with outstanding capital of \$500,000 or more, \$200; mutual companies with no capital, \$100. There is a penalty of 25 per cent. if not paid on or before August 10.

CALIFORNIA.

FEES.—Filing certified copy of charter or articles of incorporation and certificate as to organization and capital and assets, \$55; filing annual statement, \$20; for filing amendment to articles of incorporation, \$10; filing appointment of general agent and stipulation for service of process, \$5; filing bond of company, \$5; for issuing annual certificate of authority, \$10; agent's license (each agent and solicitor), \$1; filing certificate of deposit of companies organized outside of the United States only, \$5; issuing certificate of deposit, \$5; for furnishing copies of papers, per folio, 20 cents; for certifying to copies of papers, \$1; for registering each policy, \$.25; for attaching seal of office to any paper or document (not above specified), \$1; for issuing any other certificate, \$2.

TAXES.—All companies, 2 per cent. of gross premiums received in the State less return premiums, reinsurance in authorized companies or associations and taxes paid on real estate owned in California subject to action of retaliatory law. Annual publication of statement for one week required in some daily paper or 4 times in a weekly paper.

Retaliatory provisions for greater taxes by other States.

COLORADO.

FEES.—Filing the certified copy of articles of incorporation, on the organization of each company, \$50; filing power of attorney and statement preliminary to admission, \$50; filing copy of its charter or deed of settlement, and examination thereof, same amount as paid to Secretary of State, minimum of \$30; filing annual statement, \$50; certificate of authority to transact business in this State, renewed annually, \$5; each copy of certificate of authority for use of agents to each member of firm, \$2; each copy of any paper filed, per folio, 20 cents; affixing the seal of the office, and certifying any paper, \$1. Fraternal societies, \$50 annually.

TAXES.—Two per cent. of gross premiums received on business written or renewed in the State, less net reinsurance premiums paid to companies authorized to do business in this State, and return premiums on risks cancelled. Publication of statement four times in a Denver newspaper required.

CONNECTICUT.

FEES.—Filing copy of charter (surety companies only), \$10; filing preliminary statement, \$10; filing annual statement, \$10; filing any additional paper required by law, 25 cents; license to company, annual, \$10; agent's certificate of authority issued to a corporation only, \$4. Reciprocal provisions for fees and taxes. Fraternal filing charter, \$5; annual report, \$5. Non-resident broker's license, \$10.

FOREIGN COMPANIES OF OTHER COUNTRIES.

FEES.—Filing copy of charter, \$30; filing preliminary of annual statement, \$20; license to company, annual, \$50; agent's certificate of authority, \$2.

TAXES.—Two per cent. gross premiums from foreign companies (of other countries).

DELAWARE.

FEES.—Filing certified copy of charter, \$10; filing annual statement thereafter, \$10; publication of abstract of annual statement (estimated), \$3; certificate of authority to company, \$27; agent's certificate of authority, \$2; State license, \$5.50. Certificate of authority and State license are transferable. Three dollars for seal.

Fees and Taxes—(Continued)

TAXES.—On fire and miscellaneous insurance companies $1\frac{1}{2}$ per cent. of gross premiums, which is defined by statute as follows: Where the words "gross premiums" are used in reference to premiums received by fire insurance companies on policies covering risks located within the State of Delaware the same shall be taken and held to mean all moneys collected as premiums on such policies, less return premiums paid therefrom by reason of cancellation of policies and less reinsurance premiums received from companies authorized to do business in this State and which pay to the State taxes on the original premiums. Payable to the insurance commissioner. On life insurance companies 2 per cent. gross premiums less dividends paid to policyholders.

Domestic Companies pay franchise tax to State Treasurers, but no foreign companies or companies of other States.

Retaliatory provisions for greater taxes by other States. Abstracts of annual statements published three times by insurance commissioner in three newspapers and cost assessed.

FRATERNAL BENEFICIARY ASSOCIATIONS.

FEES.—Filing statement and copy of charter with application, \$10; filing annual statement thereafter, \$10; publication charges, \$3.

DISTRICT OF COLUMBIA.

FEES.—Filing certified copy of charter or articles of incorporation and appointment of attorney, including annual license, \$10; policy-writing agent's annual license, \$50; broker's annual license, \$50; ordinary solicitor's annual license, individual, \$5; industrial solicitor's annual license, \$2; fraternal beneficial association's annual license, \$5.

TAXES.—Fire companies, except mutual fire, $1\frac{1}{2}$ per cent. of gross premiums received in the District, less return and reinsurance premiums. Health, accident and life companies or associations operating under Section 653 of the District Code, must pay a tax of 1 per cent. on the total amount collected from policy or certificate holders. Publication of annual statement once in one paper in March required.

FLORIDA.

FEES.—For filing charter or articles of incorporation \$2 upon each \$1,000 of capital stock. The tax, however, not to exceed \$250 in any case, to be paid only once when the company enters State. The Secretary of State is entitled to a fee of \$5 in this connection. Filing annual statement, \$10; annual State license, \$200; annual license for plate glass insurance companies, \$50; agent's license, each member of firm, \$5; counties, cities and towns may require a license fee for agents not to exceed \$250; license for traveling agent or solicitor, \$25; license for each adjuster, \$10; license for each rate agent, \$25. Counties, cities and towns may require a license fee for traveling agents or solicitors of \$5 for each county in which business is done. Anti-rebate affidavit required of each agent.

TAXES.—Two per cent. of gross premiums received in the State.

SICK AND FUNERAL BENEFIT INSURANCE COMPANIES.

FEES.—Annual State license, \$100; local agent's license, \$5; traveling agent's license, \$25; for filing annual statement, \$5. Fraternal beneficiary associations, fee of \$10 for filing annual statement. Inter-insurance exchanges, agents' license taxes as above, fee, \$10 for filing statement, and 2 per cent. tax on gross premium receipts in Florida. State licenses are renewable October 1. If issued after April 1, half the above fee is charged.

GEORGIA.

FEES.—Fire insurance companies in lieu of all other fees, \$200; filing annual statement, all other companies, \$20; filing copy of charter or certificate of no change in charter since last filing, \$20; agent's license (one to a firm), \$3; beneficiary order's license (no other fees, or taxes, \$40). Retaliatory provisions.

TAXES.—One per cent. of gross premiums received on all direct business in the State. (Fire and marine companies deduct return premiums.) Local agent's occupation tax (fire and life and assessment companies), \$10; State agent's occupation tax (life and fire companies), \$50; State agents, assessment companies, \$25. Publication of annual statement one time in paper of general circulation required.

HAWAII.

FEES.—Filing copy of articles of incorporation \$25; filing annual statement, \$10; filing annual statement of business in the territory, \$10; filing power of attorney, \$1; stamp duty for same, \$1; filing any other paper, \$1; certificate of authority, \$10; certificate of authority stamp duty, 50 cents; agent's license, \$2; agent's stamp duty, 50 cents; copy of records, 25 cents per folio and \$1 for seal.

TAXES.—*Fire, Marine and Casualty.*—A tax of 2 per cent. on the gross premiums received, less (1) return premiums, (2) reinsurance in authorized companies, when such reinsurance is placed through or with local agents.

Fees and Taxes—(Continued)

LIFE.—A tax of 2 per cent. on gross premiums received, less (1) return premiums, (2) reinsurance in authorized companies, when such reinsurance is placed through or with local agents, (3) actual operating and business expenses.

IDAHO.

FEES UPON ENTRY.—*Secretary of State's Fees.*—For companies without capital stock (mutual), \$5; for authorized capital stock not over \$100,000, \$40; for authorized capital stock over \$100,000 and not over \$500,000, \$60; for authorized capital stock over \$500,000 and not over \$1,000,000, \$100; for authorized capital stock over \$1,000,000, \$150. Surety companies, \$25,000 deposit required.

INSURANCE COMMISSIONER'S FEES.—State license, \$50; filing financial statement, \$50; filing charter or articles, \$10; any amendment, \$10; filing power of attorney or legal agent, \$2.

ANNUAL FEES.—*Insurance Commissioner's.*—State license, \$50; filing annual statement, \$50; publication annual statement (life only), \$10; for all classes agent's certificate, \$3.

TAXES.—Two per cent. tax upon gross premiums less return premiums and cancellations fire companies. Two per cent. upon gross premiums life and miscellaneous companies. Live stock companies, assessment life and casualty companies and foreign mutual fire companies pay same fees as above to all offices.

MISCELLANEOUS FEES.—For each copy of company's license, \$3; for copy of any paper filed in this office, per folio, 20 cents; for affixing official seal and certifying any paper, \$1; for receiving and forwarding copy of summons or other process, served upon commissioner as attorney for company, \$2. Publication of annual statement one time in one paper prior to April required.

* No stock insurance company admitted with less capitalization than \$100,000, and fire companies must have \$200,000.

FRATERNAL BENEFICIARY ASSOCIATIONS.

FEES UPON ENTRY.—Filing financial statement, \$25; filing charter or articles of association, \$10; filing power of attorney or legal agent, \$2; annual permit, \$5.

ANNUAL FEES.—Filing annual statement, \$25; annual permit, \$5. The payment of entry fees entitles society, if permitted to enter, to transact business for the insurance year without further fees.

ILLINOIS.

FEES.—Filing the declaration or certified copy of charter, \$30; filing annual statements except fraternal societies, \$10; filing annual statements, fraternal societies, \$5; agent's license (one to a firm), \$2; issuing licenses to fraternal societies, \$10.

TAXES.—The net receipts of all companies are taxed locally as personal property. An additional 2 per cent. of gross receipts of fire and marine companies may be levied by cities having fire departments. Retaliatory provisions for other taxes.

FIRE MARSHAL TAX.—One-fourth of one per cent. of gross premium receipts.

INDIANA.

FEES.—Filing and examining annual statement, \$25; certificate of authority, \$5; agent's license (individual or firm), \$3; two copies of statement for publication, \$2. *Assessment Life and Casualty Companies.*—On admission, \$45; filing annual statements, \$25; agent's licenses, \$1.

Publication.—All companies, per year, not more than one dollar per square.

TAXES.—Three per cent. of gross premiums received in the State less losses paid in the State. Abstracts of annual statements published twice in two newspapers. Attended to by the department.

IOWA.

FEES.—Filing copy of charter or articles of incorporation, \$25; filing annual statement, \$20; certificate of authority renewed annually, \$2; agent's license (one to each member of a firm), \$2; two certificates of authority for publication (fire and casualty companies), \$4; one certificate of authority for publication (assessment associations), \$2; filing statement and issuing certificate of authority, fraternal societies (no other fees), \$25.

TAXES.—Two and one-half per cent. of the gross amount of premiums received for business done in the State, including all insurance upon property situated therein, less the amount of premiums returned upon cancelled policies issued upon property situated in the State. (Fire companies only.) Two and one-half per cent. of gross premiums received in the State. (Life, fidelity and casualty companies only, without deduction.)

Publication.—Abstracts of annual statements of fire, fidelity and casualty companies are required to be published by the auditor of State once in two newspapers. Fee fixed by

Fees and Taxes—(Continued)

law at \$6 for each publication. Certificates of authority to assessment associations are required to be published once a week for four weeks in some newspaper of general circulation. Fee not fixed, but the usual charge is \$12. Retaliatory provisions for greater charges by other States.

KANSAS.

FEES ON APPLICATION FOR ADMISSION.—Fraternal beneficiary societies, \$25; assessment life and accident insurance companies, \$115.

ADMISSION FEES.—All other insurance companies, \$156; annual license, annual statement and certificate of authority for assessment life and accident companies, \$115.

FEES ON FILING ANNUAL STATEMENT.—Fraternal beneficiary societies, \$20; all other insurance companies, \$50; agent's license (one to each member of firm), \$2; school fund fee to fire, life and miscellaneous insurance companies, \$50.

TAXES.—Two per cent. of gross premiums collected in the State. Companies of other countries, 4 per cent. of gross premiums collected in the State. Allowance is made for return premiums on cancelled policies. Fire companies pay in addition, 2 per cent. of gross premiums collected in cities having fire apparatus worth \$1,000. Retaliatory provisions for other or greater charges by other States. Annual Fire Marshal tax on all business written by all fire insurance companies (including Kansas Mutual Fire) of $\frac{1}{4}$ of one per cent.

KENTUCKY.

FEES.—Filing copy of charter or articles of incorporation, \$30; filing annual statement, \$25; agent's license (life), each member of firm, \$5; ordinary industrial life agent's license, \$2; agent's license (fire), each member of firm, \$3; agent's license (all other companies), each member of firm, \$3; seal of office with certificate, \$1. Copy of records, 20 cents per folio. Valuing life insurance policies, one cent on each \$1,000 of insurance.

TAXES.—Insurance companies of other States and foreign countries, 2 per cent. of gross premiums received in the State. (Fire and miscellaneous companies deduct return premiums and reinsurance in authorized companies.) Fire Marshal Tax, one-half of one per cent. of gross premium receipts.

Fire insurance companies pay annually into the department for the support and maintenance of State insurance board \$25,000, less any unused balance of year before, by a tax on gross premiums on fire, lightning, hail, windstorm and sprinkler leakage, after deducting reinsurance and return premiums, any surplus collected over expense to be applied to reduction of tax the next year. Purely mutual profit-sharing and co-operative companies and associations exempt from this charge. Retaliatory provisions for other or greater charges by other States. Reinsurance in unauthorized companies allowed by payment of a per cent. tax.

LOUISIANA.

FEES.—But one State license is required, based on the gross premiums received in the State. (Fire insurance companies deducting return premiums and reinsurance in authorized companies.) For companies entering the State between January and July license is computed on the business done during the first two months, multiplied by six. Companies entering the State after July pay half-yearly license. Every municipal corporation, where an agent is domiciled, may collect the same license as the State; the city of New Orleans is the only one demanding it.

The following are the graded licenses of fire and marine companies: \$10,000 or less, \$150; \$15,000 and less than \$20,000, \$225; \$20,000 and less than \$30,000, \$300. For each additional \$10,000 or part, until the receipts amount to \$300,000, \$150; life insurance companies, \$30,000, \$120. For each additional \$10,000, or part, until receipts amount to \$1,500,000, \$60; certificate of authority, \$10; agent's license (one to a firm), \$2; filing annual statement, \$15; seal of office with certificate, \$1. Copying or recording, 25 cents per hundred words.

Benevolent or fraternal societies or associations, when gross annual receipts amount to \$50,000 or more, \$375; \$40,000 and less than \$50,000, \$300; \$30,000 and less than \$40,000, \$225; \$20,000 or less, \$150.

FIRE MARSHAL TAX.—One-half of 1 per cent. of gross premium of fire insurance companies to defray fire marshal's expenses.

MAINE.

FEES.—Certificate of authority on admission, renewable July 1 (renewal not required of fraternal associations), \$20; agent's license, renewable July 1 (firms \$2 for each member), \$2; brokers for foreign companies not authorized, \$20.

TAXES.—One and one-half per cent. of gross premiums received in the State less return premiums, premiums on reinsurance in authorized companies and premiums on farm property. Fraternal associations pay no taxes. Retaliatory provisions for other or greater charges and taxes by other States. Inter-insurers pay 2 per cent. on gross premiums, less amounts actually returned to policyholders. Publication of annual statements (except life, assessment and fraternal) three times required.

Fees and Taxes—(Continued)

MARYLAND.

FEES.—Certificate of authority, life companies, \$300; certificate of authority, fire and marine companies, \$100; certificate of authority, casualty and surety companies of foreign countries (not required of similar United States companies, except where the laws of other States require Maryland companies to pay license fees, in which case Maryland requires of companies of those States the same fee for the company's annual license, except those insuring automobiles against fire), \$100; certificate of authority, fraternal beneficiary associations, \$25; filing charter of articles of incorporation, \$25; filing statement, \$25; general agent's license (any company), \$10; sub-agent's license, fire and marine companies, \$10; solicitors (non-policywriters) for other State and foreign fire and marine companies, \$5; agents for all Maryland companies, \$50; sub-agent's license, life and casualty companies, \$2; abstracts for publication of annual statements of all companies to be published at net cost by commissioner in a Baltimore daily once a week for three weeks, and by the company three times in a Baltimore newspaper. Insurers in unauthorized companies must file declaration, pay 5 per cent. tax on premiums and a dollar for each record of policy, such records not to be public.

TAXES.—Fire and marine companies, 2 per cent. of gross premiums received in the State, or on Maryland risks, less return premiums and reinsurance in authorized companies. Life and casualty companies, one and one-half per cent. of all premiums contracted to be paid or actually collected, received, allowed or secured in the State, or from residents thereof. Fraternal beneficiary associations are not taxed on premium receipts. Holders of fire policies in unlicensed companies are required to file with the commissioner a statement describing the policies, and to pay thereon a tax of 5 per cent. of the premiums, also \$1 on each policy for making record. Persons who file an affidavit setting forth that they are unable to obtain insurance in licensed companies are required to pay only the fee for recording, and are exempt from the premium tax.

MASSACHUSETTS.

FEES.—Filing copy of charter, \$30; filing statement on admission, \$20; filing annual statement, \$20; agent's license, renewable July 1 in each year, one to a firm (not required of assessment and fraternal companies), \$2; license to company expires June 30. No fee for renewal of same except retaliatory. No fee for valuing life policies of foreign companies except under retaliatory provision. Fraternal orders pay \$20 for certificate of authority and for each renewal. Retaliatory provisions for other or greater charges by other States. Broker's license, \$10.

TAXES.—By tax commissioner, not insurance department. Life companies, one-fourth of 1 per cent. on net value of Massachusetts policies; also retaliatory premium tax. Fire and marine companies, 2 per cent. of premiums less reinsurance if effected through a Massachusetts licensed agent in authorized companies, returned premiums and unused balances on notes taken for premiums on open policies. All other companies, 2 per cent. of premiums with deductions as above. Assessment and fraternal companies not taxed. Retaliatory provisions for greater charges by other States.

MICHIGAN.

FEES.—Retaliatory provisions govern all fees.

TAXES.—Fire and marine companies, 3 per cent. of gross premiums received in the State, less return premiums and reinsurance premiums received when the tax has been paid on the original premium. Life companies, 2 per cent. of gross premiums received in the State. Casualty and Surety companies, 2 per cent. on gross premiums less return premium. Assessment associations pay no taxes.

Reciprocal Exchanges 2 per cent. gross premiums or deposits received less all amounts distributed to subscribers or credited to their accounts.

MINNESOTA.

FEES.—Filing copy of charter or articles of incorporation, \$30; filing annual statement, \$20; certificate of authority, \$2; renewal certificate of authority, \$2; agent's license (one to each member of a firm), \$2; renewal of agent's license, \$2; valuing life policies, one cent for each \$1,000 valued; three abstracts of annual statement for publication, \$10; license to place insurance with unauthorized companies, \$10; broker's license, \$10; accepting valuations of policies of other States, \$50; for receiving and forwarding a copy of summons or other process served upon commissioner of insurance, as attorney for any insurance company, \$2; copy of records, 20 cents per folio and \$1 per certifying same. Retaliatory provision for other or greater charges by other States.

TAXES.—Two per cent. of the gross premiums less return premiums on all direct business received by any foreign or domestic company, except town and farmers' mutual insurance companies, and domestic mutual fire insurance companies in this State, or by its agents for it, in cash or otherwise, during the preceding calendar year. In the case

Fees and Taxes—(Continued)

of every domestic company such sums shall be in lieu of all other taxes except those upon real property owned by it in this State. In the case of every foreign company such sums shall be in lieu of all other taxes, except those upon real and personal property owned by it in this State. In addition, every foreign fire company doing business in any city wherein a salvage corps has been established pursuant to law for which such company or its agents for it are not otherwise subject to taxation, shall at the same time pay to the treasurer of the duly authorized board of underwriters therein a tax equal to 2 per cent. of the gross amount of premiums received by it, or for it, in such city.

Co-operative or assessment life or casualty companies not taxed.

Three-eighths of 1 per cent. of net premiums of fire insurance companies for fire marshal. Publication of annual statements three times in three daily papers.

FRATERNAL ORDERS.

FEES.—Certificate of authority or renewal, \$10.

MISSISSIPPI.

FEES.—Filing charter or articles of incorporation (fraternal orders only), \$25; filing preliminary statement, \$20; filing annual statement, \$10; filing any other paper required by law, \$1.

For each license issued to a life or fire insurance company or association, or to any company or association of companies operating a separate or distinct plant or agency in the State, or for each license issued to an accident, marine, surety, plate glass, or any other insurance company or association, \$100; privilege license fraternal orders, \$25; privilege license all other companies, \$100; incorporated agencies in cities over 3,000, \$100; in less, \$50; fire agents in cities over 2,000, \$30; others, \$15; life agents, surety and industrial, fire adjusters, \$25; for each county, \$10; certificate of compliance, \$2; designation of commissioner for service of process, \$1; service on commissioner, \$2; examination, in addition to expenses incurred per diem, \$25; copy annual statement, \$5; publication of annual statement, \$9; abstract of annual statement for filing with chancery clerk, \$2; copy of records, 10 cents per 100 words.

TAXES.—Life companies, minimum tax is $1\frac{3}{4}$ per cent. of gross premium receipts in the State. All other companies, $2\frac{1}{2}$ per cent. of gross earnings less return premiums. Fire companies pay one-fifth of 1 per cent. for fire marshal tax. Fraternal orders pay no premium taxes.

MISSOURI.

FEES ON ADMISSION.—Assessment life and accident companies, \$50; stipulated premium companies, \$25; fraternal beneficiary associations, \$5; all other companies (including certificate), \$61.

ANNUAL FEES.—Filing annual statement (United States fire and marine companies), \$30; regular life and miscellaneous companies, \$30; filing other papers, \$10; filing annual statement and issuing certificate of authority, stipulated premium companies, \$25; filing annual statement and issuing certificate of authority to assessment life and accident companies, \$50; filing annual statement and issuing certificate of authority to fraternal beneficiary associations, \$5; certificate of authority, fire, regular life and miscellaneous stock companies, annually, \$1; certificate of authority, all other companies, annually, \$1; agent's license, stipulated premium companies, \$1; agent's license, all other companies and associations, \$2; agent's license, unauthorized companies, \$10; broker's license, \$10; Reciprocal provisions govern agents' licenses and all other fees.

TAXES.—Agents of fire insurance companies doing business in cities having a population of more than 100,000 inhabitants, in addition to the tax on premiums, shall pay to the collector of said city by the first of February not more than \$100 for the use of said city, which shall be considered in full for and in lieu of all taxes and licenses which said city may possess the power to impose on said agent. Fire companies, 2 per cent. of gross premiums less return premiums and reinsurance in authorized companies. All the other companies pay 2 per cent. on gross premiums. Agents pay 5 per cent. of premiums on excess lines, and 2 per cent. of premiums on insurance in unauthorized companies. Retaliatory provisions for other or greater charges by other States.

MONTANA.

FEES.—Filing charter and examination of papers on admission, \$300; filing annual statement, \$25; agent's license, \$5; publishing auditor's certificate of authority, \$9. A certificate of authority is issued to each company at the beginning of the year authorizing them to transact business during that year upon payment in advance of \$125, which is $\frac{3}{4}$ per cent. tax on \$5,000 in premiums; on premiums in excess of \$5,000, a tax of 2 per cent. is charged. Companies which write more than this are required to renew the certificate as they approach an excess of this amount. Fire and miscellaneous insurance companies are permitted to deduct return premiums on cancelled policies in making

Fees and Taxes—(Continued)

their return of gross premiums upon which the tax is charged. Agent's licenses are transferable free of charge. One-fourth of one per cent. tax is charged on gross fire insurance premiums for State fire marshal fund. Publication of certificate of authority and condensed statement required annually.

NEBRASKA.

TAXES AND FEES.—For filing and examination first application of any company or association and issuing a license, \$50 (except assessment associations, fee \$10 only); each subsequent annual statement and license, \$20 (except assessment associations, fee \$2); certificate of authority to a company or association incorporated in any other State or country, or any agent or agents of such company, each license, \$2. Domestic company agents' licenses, 50 cents; for filing any reports required from any incorporated mutual association, \$2. For any copy of any paper filed as provided in the law, 10 cents per hundred words or fraction thereof, and 50 cents for certifying and affixing the seal. All such fees in advance.

EXAMINATIONS.—After completion of an examination of any company doing business in the State the examiner shall render itemized bill for such services including hotel and traveling expenses, and cost of any assistants necessary together with \$10 per day for services including time of going to and from the place of examination; same to be filed with insurance company which shall remit amount due to the insurance board to be paid into the State Treasury.

RECIPROCAL LICENSES AND TAXES.—Nebraska requires the usual collections from States which charge more than Nebraska Laws under the Reciprocal Law.

FOREIGN LIFE AND ACCIDENT COMPANIES.—Every life insurance and accident company or life and accident company of any other State or country except fraternal and the mutual assessment companies having no capital stock, making no dividend and not contemplating the return of any earnings or profits of policyholders shall at the time of making annual statement pay 2% tax on the gross amount of premiums received during the preceding calendar year for business done in Nebraska. No certificates to continue business shall be issued while such tax remains unpaid.

FOREIGN INSURANCE COMPANIES.—Foreign insurance companies transacting business in Nebraska shall during January each year make an itemized verified statement of gross receipts from all business in the State during the preceding year including gross premium on all surety bonds or obligations of every kind and shall pay a tax of 2 per cent. on such gross receipts before license to continue business is issued.

(NOTE.)—Section 183 of Insurance Code entitled Repealing Clause repeals all acts and parts of acts in conflict herewith, therefore the provision in the two preceding sections relative to the filing of the statement with State Auditor is repealed and said statement and remittance should be made to the State Insurance Board.

NEVADA.

FEES.—Filing power of attorney, \$5; license, casualty and surety companies, \$30; license, all other companies, \$100. Fraternal associations pay no fees. Agent's license fee, \$1. Broker's quarterly license, \$15. Annual publication of statement required at cost of \$20.

NEW HAMPSHIRE.

FEES.—Filing copy of charter and by-laws, \$25; filing statement with application and each annual statement, \$15; filing statement with application and each annual statement (fraternal associations), \$5; certificate of authority (renewed annually), \$5; agent's license, \$2; service of legal process, \$2; certificate, \$1.

TAXES.—Fire, fidelity, casualty and assessment accident insurance companies, 2 per cent. of gross premiums received in the State less return premiums and reinsurance in authorized companies, if effected by licensed resident agents. Life companies 2 per cent. upon gross premiums received upon business within the State during the year less payments to residents of the State on account of death losses paid within the year. Provided, however, that the tax assessed upon any such life company shall not be less than an amount equal to 1 1/4 per cent. of the gross premiums received by it upon business done within the State during the year. Retaliatory provisions for other or greater charges by other States.

NEW JERSEY.

FEES.—Filing copy of charter, \$20; filing statement on admission, \$20; filing annual statement, \$20; agent's license (one to a firm), \$2. Brokers' license, \$10; for unauthorized insurance, \$20. Renewal certificate of authority to insurance companies required. No fee is charged for such renewal certificate except under retaliatory provisions of the law. Other or greater fees governed by retaliatory provisions, except as to assessment life companies.

Fees and Taxes—(Continued)

FRATERNAL BENEFICIARY ASSOCIATIONS.

FEES.—Filing copy of charter, \$10; filing annual statement, \$5; license (required on admission only), \$5.

TAXES.—Life companies are not taxed except in retaliation. All other companies, 2 per cent. of gross premiums received in the State less return premiums and reinsurance premiums paid. Credit is allowed for payments to firemen's relief association by fire insurance companies. Retaliatory provisions as to greater taxes. Fraternal beneficiary and assessment life associations are not taxed.

NEW MEXICO.

FEES.—On admission, \$150; filing annual statement, \$20; certificate of authority (annual), \$2; agent's license (each member of firm required to have license), \$2; copy of records, 20 cents per folio and \$1 for seal.

TAXES.—Two per cent. of gross premiums received in the State less returned premiums.

FRATERNAL BENEFICIARY ASSOCIATIONS.

FEES.—Filing annual statement, \$5.

TAXES.—None.

DEPOSIT.—Fire companies must deposit \$10,000 in cash or prescribed securities. Surety companies writing bonds must also deposit \$20,000 in cash or prescribed securities. Retaliatory provisions for other or greater charges by other States or territories.

NEW YORK.

FEES.*—Foreign insurance companies (of other countries) are required to pay the following:

Filing declaration and certified copy of charter, \$30; filing annual statement, \$20; certificate of authority to company, \$2; certificate of deposit, valuation or compliance, \$5.

Copy of records, 10 cents per folio and \$1 for seal.

Other State insurance companies: Retaliatory provisions govern all fees.

(Authority to remit all fees is vested in the Superintendent of Insurance of the State of New York and they are remitted when like consideration is shown New York companies by other States.)

TAXES.—Agents of foreign fire insurance companies (other States and countries) are required to pay to the treasurers of fire departments 2 per cent. of their gross receipts for insurance against loss or injury by fire, upon property located within the fire limits of cities and villages having fire department. (Section 133 of the Insurance Law and the charters of New York and Buffalo.)

Foreign fire insurance companies of other countries pay, in addition to the above, one-half of 1 per cent. of their gross premium receipts, to the comptroller of the State. (Section 187, Tax Law.)

Foreign marine insurance companies of other States and countries, 2 per cent. of gross receipts in this State, less reinsurance in companies liable for the tax, payable to the superintendent of insurance. (Section 34, Insurance Law.)

Foreign marine insurance companies of other countries are required, in addition to the above, to pay one-half of 1 per cent. of gross premium receipts to the comptroller of the State. (Section 187, Tax Law.)

Foreign life insurance companies of other countries, 1 per cent. of gross receipts to the superintendent of insurance. (Section 34, Insurance Law.)

Foreign casualty companies of other countries, 2 per cent. of their gross premium receipts to the superintendent of insurance. (Section 34, Insurance Law.)

Domestic fire and marine insurance companies, domestic and other State life and casualty insurance companies, 1 per cent. of their gross premium receipts in this State, to the comptroller. (Section 187, Tax Law.)

*Authority to remit all fees is vested in the Superintendent of Insurance of the State of New York (except those required under reciprocal law) and they are remitted when like consideration is shown New York companies by other States (Sec. 33 of the Insurance Law). All fees of this department are reciprocal by the ruling of the Superintendent under that authority.

In collecting taxes under reciprocal law (Section 33) credit is given to fire insurance companies for taxes paid by their agents to fire departments; also, in collecting taxes under reciprocal law from life and casualty companies, credit is given for taxes paid to the comptroller.

Other State mutual fire insurance companies, admitted to do business in this State by the provisions of Section 149 of the Insurance Law, are required to pay to the superintendent of insurance 1 per cent. of their gross premiums or assessments for insurance of property in this State. This tax is in lieu of all others.

NORTH CAROLINA.

FEES.—On admission, \$44; filing and publishing annual statement, \$23; annual fees, payable April 1, \$10; certificate of authority, life companies, \$250; certificate of authority,

Fees and Taxes—(Continued)

fire, marine and accident companies, \$200; certificate of authority, all other companies or associations, \$100; certificate of authority, fraternal orders, \$25; special or district agent's license, \$3; local or canvassing agent's license (individual), \$1; organizer's license for fraternal orders, \$3.

TAXES.—Two and one-half per cent. of gross premiums on all direct business received in the State less return premiums. Return premiums deducted in making tax returns. No license taxes or fees collected by counties, cities or towns.

Tax of one-half of 1 per cent. on the receipts of fire companies in towns and cities complying with the State building law and having fire departments, and at least \$1,000 equipment, for a firemen's relief fund.

Fraternal orders are not taxed on receipts.

The annual license fee for companies entering the State, when over \$25, is pro rated for the unexpired portion of the fiscal year ending April 1.

NORTH DAKOTA.

FEES.—Filing articles of incorporation, \$25; filing annual statement, \$10; certificate of authority, \$2; for each copy of abstract for publication, \$2; agent's license (one for each member of a firm or corporation), \$2; filing annual report of fraternal beneficiary associations and issuing permit, \$15. Copy of records, 20 cents per folio and \$1 for seal. Retaliatory provisions for other or greater charges by other States.

TAXES.—Two and one-half per cent. of gross premiums received in the State, less return premiums on cancelled policies.

OHIO.

FEES.—Filing copy of charter or articles of incorporation, \$25; filing annual statement, \$20; certificate of authority, co-operative or assessment associations, \$1; certificate of authority, all other companies, \$2; agent's license, co-operative or assessment associations (partnerships licensed same as individuals, but corporations and each officer or agent soliciting insurance must have separate license), \$1; agent's license, all other companies (partnerships and corporations licensed same as above), \$2; certificate of compliance, for publication (one for each county in which there is an agent), \$1; copy of papers, 20 cents per folio; certifying and affixing seal, \$1. Co-operative or assessment associations may pay \$25 for licenses for all agents for the year without further charge. Fraternal beneficiary associations pay a fee for filing annual statement and all other papers and issuing license of \$25.

TAXES.—Two and one-half per cent. of net premiums received from policies covering risks in the State. Fire companies pay, in addition, one-half of 1 per cent. of net fire premiums received in the State, for the maintenance of the office of State fire marshal. Co-operative or assessment and fraternal beneficiary associations are not taxed.

Retaliatory provisions for other or greater charges by other States.

OKLAHOMA.

ANNUAL ENTRANCE FEES.—Foreign life insurance companies, \$200; foreign fire insurance companies, \$100; foreign accident and health insurance companies, jointly, \$100; foreign surety and bond companies, \$150; foreign plate glass companies, not accident, \$25; foreign live stock insurance companies, \$25; foreign fraternal companies, \$5. For filing annual statement: Foreign life and miscellaneous, reciprocal; foreign fire, reciprocal. Agents' certificates of authority: Foreign companies, one for each member of firm, \$3; domestic companies, 50 cents. Copies of papers, 20 cents per folio; affixing seal, \$1.

TAXES.—On gross premiums, cancellations and reinsurances in authorized companies deducted: Two per cent. per annum. Life insurance companies deduct dividends paid to policyholders in making tax return.

Fire marshal tax, one-fourth of 1 per cent. of net premiums. Law specifies "Gross Premiums," but opinion of Attorney-General indicates certain deductions allowable.

OREGON.

FEES.—Filing title (fire companies only), \$5; filing power of attorney (all companies), \$5; filing annual statement, mutual fire companies, \$10; filing annual statement, all other companies, \$5; annual license, fire and marine companies, \$150; annual license, life, accident, casualty and surety companies, \$100; issuing certificate of deposit, fire, marine and surety companies, \$5; certificate of authority, fire, life, casualty, surety and accident companies, \$5; agent's certificate of authority, fire companies (expire December 31 of each year), \$1; agent's license, life companies (annual), \$5; agent's license, casualty, marine, fidelity and surety and all miscellaneous companies, \$1. Custody of deposit, fire companies, one-eighth of 1 per cent.

TAXES.—Two per cent. of gross premiums received in the State, less return premiums, losses paid and reinsurance premiums paid to authorized companies.

Fees and Taxes—(Continued)

PENNSYLVANIA.

FEES.—Filing copy of charter, \$25; filing annual statement, \$20; certificate of authority, renewed annually, \$2; agent's license (one to each member of a firm), \$2.

ASSESSMENT LIFE, SICK BENEFIT AND ACCIDENT ASSOCIATIONS.

FEES.—Filing annual statement, \$20; certificate of authority, annually, \$2; agent's license, \$2.

Retaliatory provisions for other or greater charges by other States.

TAXES.—Two per cent. of gross premiums received in the State less return premiums and reinsurance in authorized companies. Life companies also allowed to deduct dividends used by policyholders in payment of renewal premiums. and reinsurance in authorized companies. Foreign mutual companies two per cent. less dividend (if any paid).

PORTO RICO.

TAXES.—License, \$25 (payable annually). Internal Revenue tax of $\frac{1}{2}$ of 1 cent on each dollar or fraction thereof of the amount of premium charged for fire, marine, liability, damage, loss or fidelity insurance. Internal Revenue tax of 8 cents on each \$100 or fractional part thereof of the amount insured, for life insurance. (This tax is not paid on renewals.) Tax of 3 per cent. on the gross amount of premiums collected for all kinds of insurance.

RHODE ISLAND.

FEES.—Filing copy of charter or deed of settlement, \$30; filing preliminary statement, \$20; filing annual statement, \$20; agent's license (one to a firm), \$2; broker's license, \$10; printing and distributing abstract of annual statement (fire and accident companies only), \$1. The original certificate of authority to a company is good until revoked; an annual fee, therefore, for renewal, is not required.

TAXES.—Stock companies, 2 per cent. of gross premiums received in the State less return premiums and reinsurance in authorized companies, unless there is a contract with the reinsuring company. Mutual companies, 1 per cent. of premiums collected in the State.

Retaliatory provisions for other or greater charges by other States.

Agents of fire companies and general agents of life and accident companies are required to file bonds with the general treasurer, in such sums as he may designate. A bond of \$200 is required of agents of fire and accident companies, and from \$500 to \$1,000 of agents of life companies.

SOUTH CAROLINA.

FEES.—Annual State license fee for all companies, \$100; annual insurance department license fees as follows: Life insurance, \$50; fire insurance, including marine, \$40; marine insurance only, \$15; accident and health insurance, \$40; casualty insurance (which is taken to mean all forms of indemnity to the insured for loss on account of damage to things or to persons other than himself), \$40; surety insurance (which means all forms of indemnity to the insured on account of misfeasance, default or debt of another), \$40; all forms of insurance, not included above, \$50. Additional license fees: On June 30 and December 31 each year each foreign life insurance company of any class, except fraternal benefit orders operating under the grand lodge system, pay as an additional and graded license fee an amount equal to 2 per centum on the total premiums, i.e., total premium income or total premium receipts from the State, less any dividend or bonuses paid in cash or applied in abatement of premiums of such company as collected from citizens of or residents of this State during the time the company has done business in this State since making last such return: Provided that if life companies file sworn statements with Insurance Commissioner showing one-fourth of reserve on policies in State, invested in notes or bonds of State, counties, municipalities or of subdivisions, or first mortgage bonds of real estate or domestic corporations whose improved property is within the State owned and controlled there; or deposits in banks maintained continuously for six months or daily average balance of same; or any property within the State, in which case additional license fee is 2 per cent.; if investments are one-half of reserves license fee is $1\frac{1}{2}$ per cent.; if three-fourths $1\frac{1}{4}$ per cent. and 1 per cent. if entire reserves are so invested.

Foreign companies other than life in addition to annual license fee, shall pay 2 per cent. of total net premiums each year, if sworn statement is filed with insurance department showing investment of premium receipts in the same manner as provided for reserves above, additional license fee is $1\frac{1}{4}$ per cent. on investment of one-fourth of premium receipts, $1\frac{1}{2}$ per cent. on investment of one-half premium receipts, $1\frac{3}{4}$ per cent. on three-fourths investment and 1 per cent. on total premium investment. One-half of the additional license fee is allotted to counties for ordinary purposes in proportion to premiums collected and no additional license fee or county tax is levied. Fire companies pay 1 per cent. on premiums in towns having fire department property of \$1,000 and over; also fire inspection tax, one-tenth of 1 per cent. of gross premiums semi-annually.

Fees and Taxes—(Continued)

SOUTH DAKOTA.

FEES.—Filing articles of incorporation or charter, \$25; filing annual statement, \$25; agent's license, \$2; companies' license, annual, \$2; agent's license, \$2; fraternal, 50 cents; copies of records, 20 cents per folio and \$1 for seal.

TAXES.—Two and one-half per cent. of gross premiums received in the State, less return premiums on cancelled policies and reinsurance in authorized companies. Also fire marshal tax of one-half of 1 per cent. on net fire premium receipts. Assessment companies, 2 per cent. of gross premiums received. Not required of fraternal organizations. Stock and old line life companies, tax of 2½ per cent.; miscellaneous and surety companies tax 2½ per cent.

Retaliatory provisions for greater charges by other States.

TENNESSEE.

FEES FOR ADMISSION.—Collected for the Insurance Department by the Secretary of State; Fraternal orders, \$10. Filing of Secretary of State on all companies, \$20.

TAX FOR FILING COPY OF CHARTER of all Stock Companies Graded as Follows: Companies of \$50,000 and less, \$50; over \$50,000 and less than \$100,000, \$100; \$100,000 and less than \$200,000, \$150; \$200,000 and less than \$300,000, \$200; \$300,000 and less than \$400,000, \$250; \$400,000 and less than \$500,000, \$300; \$500,000 and less than \$750,000, \$400; \$750,000 and less than \$1,000,000, \$500; \$1,000,000 and less than \$2,000,000, \$750; \$2,000,000 and less than \$5,000,000, \$1,000.

Companies of \$5,000,000 authorized capital stock and over shall pay \$1,500; provided that any company chartered under the laws of another State desires to locate its principal office and do all of its business in and from Tennessee and have all or its main property holding in Tennessee, it shall then pay a privilege tax of one-tenth of 1 per cent. on the authorized capital stock, just as domestic corporations are now required to do; provided, also, that insurance companies shall be credited by the amount of fees paid to the insurance commissioner upon entering the State to do business.

ANNUAL FEES.—Filing annual statement, life companies, \$25; filing annual statement, fraternal orders, \$10; filing annual statement, all other companies, \$15; certificate of authority (one to each member of a firm), \$2. Valuing life policies, 2 cents for each \$1,000 of insurance in force. Copy of records, 20 cents per folio and \$1 for seal.

TAXES.—Fire Companies: 2½ per cent. on all premiums, less amount returned to policyholders, and amount of reinsurance premiums paid to companies authorized to do business in Tennessee. There is also levied on the above basis a tax on one-half of one per cent. Fire Marshal tax. Life Companies: 2½ per cent. on premiums less dividends actually applied in reduction of premiums. Casualty and Miscellaneous: 2½ per cent. on premiums, less premiums actually returned to policyholders. All taxes payable semi-annually, January and July. Each agent must pay the following occupation tax: Beginning business in first quarter of the year, \$10; in second quarter, \$7.50; in third quarter, \$5; in fourth quarter, \$2.50. Fraternal orders pay no taxes and are not permitted to employ agents.

TEXAS.

FEES.—Filing charter, or amendment, or certified copy of same, \$25; filing annual statement, \$20; issuing license, \$1; two certificates of compliance for publication, 50 cents each, \$1; Home Life, Casualty and Mutual Fire and Hail companies filing annual statement, \$10, all others, \$20; general agent's State occupation tax, \$50; general adjuster's, \$50. General agents of life companies pay no tax.

Fraternal Beneficiary Associations.—Fees: Certificate of authority, \$10; solicitor's or deputy's license, \$1.

TAXES.—Two and six-tenths per cent. of gross premium receipts of fire, marine, casualty, credit guarantee and miscellaneous companies. Three per cent. of gross premium receipts from life insurance companies; provided, however, that if 30 per cent. of the reserve apportioned on account of policies of insurance written upon lives of citizens of Texas is invested in promissory notes of other obligations secured by mortgage, deed of trust or other lien on Texas real estate, the tax shall be 2.6 per cent.; and when 60 per cent. of its total Texas reserve has been so invested, the tax shall be 2.3 per cent., and when 75 per cent. of its total Texas reserve has been so invested the tax shall be reduced to 2 per cent. Mutual Fire, Hail and Storm companies one-half of one per cent. on gross premium receipts.

UTAH.

ADMISSION FEES.—Filing statement preliminary to admission, \$50; filing acceptance of the provisions of the constitution, \$3; preparing abstract statement, \$5; license to company, \$5; license to company agent, \$2; total admission fees to insurance department, \$65; filing certified copy of articles and by-laws in Secretary of State office, \$34; filing certified copy of articles and by-laws in County Clerk's office, \$3.50; making total admission fees, \$102.50.

Fees and Taxes—(Continued)

ANNUAL FEES.—Filing annual statement, \$50; filing list of authorized attorneys, \$1; preparing abstract of annual statement for publication, \$5; certificate of authority, renewable annually, \$5; agent's license (one to a firm), \$2.

TAXES.—One and one-half per cent. of the gross amount of premiums received less the amount of all premiums returned, within this State, during the year ending the previous 31st day of December; provided, that if any insurance company shall have paid a property tax during said year, it shall be entitled to deduct from the tax therein provided the amount of such property tax paid for general State purposes.

VERMONT.

FEES.—Filing copy of charter, \$30; filing annual statement, \$20; certificate of authority (renewed annually), \$5; agent's license (one to each member of a firm), \$2; broker's license, \$10. Fraternal Beneficiary Associations.—Fees: Permit to do business, \$5; filing charter, \$5; filing annual statement, \$5; filing any additional papers required by law, 25 cents.

Retaliatory provisions for other or greater charges by other States.

TAXES.—Two per cent. on the gross amount of premiums and assessments received in the State, less return premiums, cash dividends paid to policyholders in the State and reinsurance in authorized companies on risks for which the full premium has been collected by the company making the return. A franchise tax of \$10 for the first \$50,000 of capital or deposit, and \$5 for each additional \$50,000, or part thereof, the whole not to exceed \$50, is collected from stock companies.

VIRGINIA.

FEES ON ADMISSION.—Stock companies with \$50,000 or less, \$30; stock companies with \$50,000 and not to exceed \$1,000,000, 60 cents per thousand or fraction thereof; over \$1,000,000 and not to exceed \$10,000,000, \$1,000; over \$10,000,000 and not to exceed \$20,000,000, \$1,250; over \$20,000,000 and not to exceed \$30,000,000, \$1,500; over \$30,000,000 and not to exceed \$40,000,000, \$1,750; over \$40,000,000 and not to exceed \$50,000,000, \$2,000; over \$50,000,000 and not to exceed \$60,000,000, \$2,250; over \$60,000,000 and not to exceed \$70,000,000, \$2,500; over \$70,000,000 and not to exceed \$80,000,000, \$2,750; over \$80,000,000 and not to exceed \$90,000,000, \$3,000; over \$90,000,000, \$5,000; mutual companies, \$50; filing charter, per folio, 50 cents; recording power of attorney, \$1; seal, \$5.

ANNUAL FEES.—Agent's registration fee for each company represented, \$1.

ANNUAL REGISTRATION FEES.—Mutual companies and companies with capital of \$15,000 or less, \$5; stock companies with capital of \$15,000 to \$50,000, \$10; stock companies with capital of \$50,000 to \$100,000, \$15; stock companies with capital of \$100,000 to \$300,000, \$20; stock companies with capital of more than \$300,000, \$25; for copies of records, per page, 20 cents; tax on seal, \$1.

ANNUAL LICENSE.—For the license year beginning May 1, casualty and fire companies in Virginia will be assessed $2\frac{3}{4}$ per cent. of their net premiums for the preceding year ending December 31. Life companies will be assessed $2\frac{3}{4}$ per cent. This tax is in lieu of all other taxes, both State and municipal. Industrial sick benefit companies will be assessed 1 per cent. on premiums. New companies entering the State a specific license tax of \$200 is charged for the first year. If entrance is made after May 1, the amount is prorated according to the number of months the company actually operates during the year.

DEPOSIT.—Stock companies, except those doing marine business only, are required to deposit securities to the amount of 5 per cent. of capital; but such deposit shall not be less than \$10,000, and need not be more than \$50,000. The amount of deposit required of mutual companies is fixed by the State Corporation Commission, and they shall pay to the State Treasurer an annual fee of one-twentieth of 1 per cent. of the deposit.

Retaliatory provisions prevail.

WASHINGTON.

FEES.—All Companies Except Fraternal Associations: For filing articles of incorporation or charter, or certified copy of articles or charter, bylaws or other record of organization, \$25; for amendments, \$10; for issuing certificate of authority, \$10; filing appointment of attorney to accept service, \$1. Fraternal Beneficiary Associations: Filing articles and issuing certificate of authority upon entrance, \$10; annual license or renewal of certificate of authority, \$10.

ANNUAL AND MISCELLANEOUS FEES.—Certificate of authority (renewable annually), \$10; filing annual statement of condition and report of Washington business, \$20; filing amended articles of incorporation or charter, \$10; filing miscellaneous papers (each), \$1; certificate under seal, \$1; certified copies of papers (per folio), 20 cents.

AGENTS' LICENSES.—Agent's license (fire, life or miscellaneous), \$2; solicitor's license (fire, life or miscellaneous), \$2; broker's license, \$100; agent's license to act for unauthorized companies, \$100.

Reciprocal laws in force, and where fees of other States are greater for like services, as above enumerated, then the greater fee is required.

Fees and Taxes—(Continued)

WEST VIRGINIA.

FEES.—Annual license fee, \$10; filing annual report, \$10; annual fee to State Auditor for acting as attorney to accept service of process, \$10 (certificate of valuation \$5. This refers only to such certificates furnished by the Department to domestic companies. Foreign companies pay filing fee of 25 cents as for other papers.) Certificate of authority to each agent, \$5; for filing each additional paper required by law, 25 cents.

TAXES.—Two per cent. of gross premiums received on business written or received in the State less premiums returned for cancelled policies. A tax of one-half of 1 per cent. upon the above premiums of fire companies to defray expenses of fire marshal.

Although a per cent. of gross premiums, etc., is the State tax, no premiums are taxed twice; i. e., in case of reinsurance only one company pays, as determined by the contract of reinsurance between the companies.

WISCONSIN.

FEES.—Filing annual statement, all companies and associations, \$25. Licenses: Life, assessment life and stipulated premium companies, \$300; assessment accident associations, \$25. Agent's Licenses: Fire and marine companies, one to each member of a firm, \$1; all other companies, one to each member of a firm, \$1.

TAXES.—Fire and marine companies a per cent. of gross premiums received in the State, on direct business, less return premiums and cancellations on direct business. Fire companies pay in addition to above three-eighths of 1 per cent. of gross premiums to defray expenses of fire marshal. Also a tax of 2 per cent. of all premiums received in cities or towns having fire departments fulfilling standard conditions. Tax must be paid on February 1, for the preceding year ending January 1. Casualty and surety companies a per cent. of gross premiums received in the State, without deduction.

Retaliatory and reciprocal provisions apply as to taxes by other States.

WYOMING.

FEES.—Filing statement and charter with application, \$50; filing annual statement, \$25; acceptance of State constitution, \$2.50; agent's license, \$1, \$2. Copy of records, 15 cents per folio and 50 cents for seal. Fraternal and Beneficiary Associations.—Fees: filing statement and charter with application, \$15; filing annual statement, \$15; acceptance of State constitution, \$2.50. No taxes or agents' licenses.

TAXES.—Two and one-half per cent. of gross premiums collected in the State. No allowance for return premiums.

INSURANCE LAWS ENACTED AT LEGISLATIVE SESSIONS OF 1917 **(Corrected March 24, 1917)**

ARKANSAS.

Senate Bill 243 (Alexander), regulating fraternal insurance companies.

No. House Bill 32 (Hardage), providing for a tax on all kinds of insurance. Act 262.

House Bill 389 (Public Service Corporation), providing for boiler inspection.

House Bill 486 (Holloway), assessing insurance companies. Act No. 264.

House Bill 541 (Josephs), creating the office of State insurance commissioner and fire marshal. Act. No. 190.

COLORADO.

House Bill 104 (Herzberger), the New York conference fraternal bill.

House Bill 300 (Shockey), amending the workmen's compensation law so as to be more favorable to miners.

Senate Bill 296 (Elliott), relating to the insurance department.

Senate Bill 381 and 382 (Hollenbach), relating to the admission of fire mutuals.

DELAWARE.

Senate Bill 19 (Gormley), for a workmen's compensation law.

House Bill 321 (Connelly), requiring that fire insurance be paid through resident agents.

Insurance Laws Enacted in 1917—(Continued)

IDAHO.

Senate Bill 221, a workmen's compensation law on the Ohio plan.
Senate Bill 79, requiring life insurance companies to disclose whether they are selling participating or non-participating insurance.
Senate Bill 158, requiring resident life insurance agents.
House Bill 36, permitting county mutuals to insure churches and schoolhouses.
House Bill 138, defining fraternalism to include mutual life associations whose membership is limited to a secret fraternity.

INDIANA.

House Bill 44 (Myer), to limit the operation of mutual fire insurance companies to three counties.
House Bill 298 (Cravens), to give the fire marshal additional powers of condemnation.
House Bill 366 (Green), relating to the cancellation of old surety bonds.
Senate Bill 18 (Kinder), reducing the waiting period under workmen's compensation to seven days.
Senate Bill 151 (Wolfson), authorizing the organization of salvage corps in cities and towns at the expense of insurance companies.
Senate Bill 244 (Simmons), amending the workmen's compensation law so as to exempt railroad train employees.
Senate Bill 235 (Hagerty), to supervise reciprocal insurance exchanges.
Senate Bill 250 (Mercer), to expedite the course of workmen's compensation cases through the courts.

KANSAS.

Senate Bill 60 (Barr), allowing authorized foreign mutual indemnity associations to write automobile insurance.
Senate Bill 369 (committee on insurance), rewrites the State fire marshal law, and increases the percentage of tax to be paid by the companies from three-eighths of one per cent. to one-half of one per cent.
Senate Bill 389 (Huffman), authorizing the organization of physicians' mutual indemnity associations.
Senate 494 (Price), allows residents of other States to be included in the incorporators of co-operative associations, so long as a majority are residents of Kansas.
Senate Bill 643 (Price), prohibiting surety bonds in unauthorized companies to cover performance of public duties, and providing that it shall be no defense that any false statement or misrepresentation was made in the application for such bond.
House Bill 107 (Jones), to legalize the writing of hail and tornado insurance by authorized fire insurance companies.
House Bill 74 (Kent), to reinstate foreign corporations that inadvertently allowed their charters to be forfeited.
House Bill 215 (Geddes), prescribing the method for the withdrawal of foreign corporations or for their reinstatement.
House Bill 659 (insurance committee), authorizes fraternalism to write "whole family" protection. It rewrites the entire act covering such associations.
House Bill 664 (insurance committee), gives superintendent of insurance access to the books and records of any rating or actuarial bureau in the State. The governor is to designate the assistant to carry on the investigation. An appropriation of \$22,500 is made.
House Bill 665 (Woodhouse), allows life insurance companies, loan or trust companies to invest in Federal farm loan bonds.
House Bill 703 (labor committee), to rewrite the workmen's compensation act.
House Bill 744 (Jones), to admit foreign mutual fire insurance companies. It also repeals the limitation on capitalization of joint stock insurance companies other than life.
House Bill 780 (Stone), requires monthly as well as annual reports of fire losses from fire insurance companies to the State fire marshal.

MISSOURI.

Senate Bill 48 (McKnight), to permit mutual automobile companies to insure against theft.
Senate Bill 175 (Kinney), exempting burial insurance companies from Chapter 61 of the revised statutes of 1909.
Senate Bill 500 (McGruder), for a revision of the fraternal laws.
Senate Bill 501 (McGruder), permitting fraternalism to write whole family insurance.*
House Bill 313 (Hicks), to permit assessment life and accident companies to reorganize under Article 2, Chapter 61, revised statutes of 1909.
House Bill 618 (Sutherland), amending the law governing mutual live stock insurance companies.

Insurance Laws Enacted in 1917—(Continued)

MONTANA.

Senate Bill 17 (O'Shea), to consolidate the boiler inspector, and the coal and quartz mine inspection departments with the Industrial Accident Board.

Senate Bill 16 (O'Shea), for a system of State hail insurance.

House Bill 97 (Holt), authorizing the organization of farmers mutual insurance companies.

House Bill 276 (Cotter), providing for the valuing of fraternal certificates.

House Bill 409 (Belden), regulating the capital stock of domestic insurance corporation other than life.

NEW MEXICO.

Senate Bill 57 (Barth), providing a workmen's compensation law.

Senate Bill 109 (Murray), permitting fire insurance companies to insure automobiles.

House Bill 333 (Barnes), authorizing the organization of employers' mutual insurance companies.

NORTH CAROLINA.

House Bill 697, to provide whole family fraternal insurance.

House Bill 1266, to relieve agents of the 3 per cent. tax on premiums they receive for insurance on State property.

House Bill 779, to put title companies on the same basis as life companies as to loans.

NORTH DAKOTA.

Senate Bill 88, providing that settlements for personal injury or death shall be void if made within thirty days following date of accident or during period of disability.

Senate Bill 55, fixing situs of moneys and credits for purpose of taxation; providing that notes, moneys, mortgages or other evidences of credit shall be assessed in the territory in which the business originated, regardless of the location of the corporation or individual holding such credits.

Senate Bill 247, creating a depositors' guaranty fund for the protection of depositors in North Dakota banks.

Senate Bill 142, an act for the purpose of perpetuating the testimony of injured persons in proceedings in the courts of the State.

Senate Bill 135, admitting co-operative and assessment life insurance companies to the State.

House Bill 88, making perpetual all county mutual insurance companies hereafter organized, and providing for reorganization of companies now existent, under this act. Senate Bill 2, constitutional amendment empowering legislature to levy State-wide land tax to provide for State hail insurance fund.

House Bill 275, requiring assessment accident and health insurance companies or associations to deposit \$10,000 in satisfactory State or Federal bonds with commissioner of insurance for protection of policyholders before receiving license to operate in State.

House Bill 163, providing that every person insured by a domestic mutual insurance company shall be a member of that company so long as his policy shall remain in force; that he shall be entitled to one vote for each policy held by him and that due notice shall be given each policyholder of the date for the annual meeting.

House Bill 154, providing that domestic insurance companies may pay dividends only from surplus profits and after a sum equivalent to 40 per cent. of the premiums on all unexpired risks shall have been reserved.

House Bill 145, prohibiting delivery or negotiation of note or check taken in payment of first premium on life insurance policy until policy has been delivered or applicant has passed satisfactory medical examination.

House Bill 253, appropriating \$60,000 to provide for payment of per cent. of premiums received on fire insurance policies to the various fire departments of the State.

OHIO.

House Bill 1, initiated, amending Sections 1465-1467 of workmen's compensation law to prohibit private liability insurance companies indemnifying employers against loss or liability for the payment of workmen's compensation.

House Bill 250 (Ertel), authorizing life insurance companies incorporated in Ohio to hold the proceeds of insurance policies free from alienation or legal process when agreement is made in policy.

House Bill 296 (Fleming), providing for organization, operation and supervision of fire insurance rate making bureaus.

House Bill 175 (Marker), authorizing domestic mutual fire insurance companies to deposit securities with Ohio superintendent of insurance to protect policyholders in other States.

House Bill 325 (Ertel), authorizing reciprocal or inter-fire insurance.

House Bill 399 (Murphy), amending Section 644 and enacting five additional sections providing for the licensing of insurance agents, solicitors and brokers by the superintendent of insurance.

Insurance Laws Enacted in 1917—(Continued)

House Bill 361 (Israel), increasing from 10 to 20 per cent. of its capital the amount any insurance company other than life may invest in railroad securities.

House Bill 363 (Chapman), amending Section 5438, by authorizing the reinsurance of risks through insurance brokers.

House Bill 401 (Waggoner), authorizing the organization of mutual protective associations to insure motor vehicles and gas engines by amending Section 9593.

House Bill 461 (Chapman), providing for a commission to investigate the subject of old age and health insurance as a governmental project and to report to the next regular legislative session in 1919.

House Bill 506 (Smith), amending sections of workmen's compensation law to require rate revision annually and making the principal contractor liable if sub-contractors fail or default in payment of compensation.

Senate Bill 35 (Cunningham), increasing maximum death award under workmen's compensation law from \$3,750 to \$5,000.

Senate Bill 183 (Horn), authorizing all Ohio insurance companies to invest in Federal farm loan bonds, and foreign companies to deposit them with superintendent of insurance to protect policyholders.

OREGON.

Senate Bill 151 (Shanks), to prevent an heir or beneficiary who feloniously causes death or disability of another from taking beneficiary proceeds from insurance policy.

Senate Bill 252 (insurance committee), the insurance code.

Senate Bill 278 (insurance committee), for regulation of hospital associations.

Senate Bill 308 (insurance committee), defining and regulating marine insurance.

Senate Joint Resolution 19 (judiciary committee), providing for the appointment of two senators and three representatives to study the question of operating the State industrial accident commission without state aid and making the law compulsory.

House Bill 226 (Callan), creating office of State fire marshal and defining his duties.

House Bill 341 (Stott), requiring foreign corporations to file entrance fees with the corporation commissioner.

House Bill 408 (committee on labor and industries), amendments to workmen's compensation law recommended by the industrial accident commission.

House Bill 486 (insurance committee), amending Section 9, Chapter 217, laws of 1911, providing for juvenile insurance.

House Bill 487 (insurance committee), amending Section 5, Chapter 217, laws of 1911, providing for juvenile insurance.

House Bill 488 (insurance committee), amending Section 7, Chapter 217, laws of 1911, to allow for juvenile exceptions in "qualification for membership" in fraternal societies.

House Bill 489 (insurance committee), amending Section 23a, Chapter 217, laws of 1911, provisions relating to assets of mutual fire companies.

House Bill 491 (Jones of Lane), requiring heads of State institutions to give bonds.

House Bill 497 (insurance committee), fixing requirements for foreign societies doing business in the State.

SOUTH CAROLINA.

Senate Bill 34 (Laney), providing for rate making by individuals, associations, bureaus or insurers and creating the

Senate Bill 35 (Laney), making the insurance commissioner attorney for service of process.

Senate Bill 37 (Laney), providing for inquiry into the origin of fires.

Senate Bill 38 (Laney), to license fire insurance agents.

Senate Bill 39 (Laney), forbidding municipalities to charge license fees to fire insurance companies or agents higher than two per cent. of premiums collected.

SOUTH DAKOTA.

House Bill 40 (Steele), regulating the incorporation of insurance companies.

House Bill 50 (Berdahl), permitting mutual fire companies to insure automobiles.

House Bill 87 (Steele), amending the law relating to standard forms of life insurance policies.

House Bill 216 (Berdahl), relating to the assets of foreign mutual accident and health insurance companies.

House Bill 334 (Temme), providing for workmen's compensation reserves.

House Bill 354 (Lyon), providing for workmen's compensation mutuals.

House Bill 408 (Insurance Committee), providing a standard policy for workmen's compensation insurance.

House Bill 420 (Labor Committee), for a workmen's compensation law.

Senate Bill 8 (Berg), regulating county mutual insurance companies.

Senate Bill 64 (Southwick), relating to the investments of domestic stock life insurance companies.

Senate Bill 158 (Insurance Committee), relating to the filing of bonds by foreign fraternal admitted to the State.

Insurance Laws Enacted in 1917—(Continued)

TEXAS.

Senate Bill 249 (Hudspeth), increasing the amount the Texas Fire Insurance Commission may collect from the companies from \$100,000 to \$130,000, raising the salaries of two commissioners, and increasing the powers and duties of the State fire marshal.

House Bill 519 (insurance committee), to prevent persons acquiring stock of insurance companies for the purpose of wrecking the company, and authorizing the insurance commissioner to liquidate companies which are involved financially.

Senate Bill 384, amending the law specifying the items to be reported by local insurance concerns.

House Bill 167 (Smith), providing for whole family protection by fraternal.

House Bill 168 (insurance committee), authorizing religious and charitable institutions to be named as insurance beneficiaries.

UNITED STATES CONGRESS.

House Bill 20573, this law places a tax of 8 per cent. on the net income of every corporation and partnership, excepting income derived from the business of life, health and accident insurance combined in one policy issued on the weekly premium payment plan, in excess of the sum of \$5,000 and 8 per cent. of the actual capital invested. Effective March 3, 1917. Public No. 377, 64th Congress.

House Bill 12541 (Moore), to allow insurance companies to file bills of interpleader. Effective February 22, 1917. Public No. 346, 64th Congress.

House Bill 20082 (Alexander), to amend the act creating the war risk insurance bureau by extending the life of the bureau until September, 1918, and by increasing the insurance fund from \$5,000,000 to \$15,000,000. Effective immediately.

UTAH.

House Bill 43 (Hayward), regulating child labor; amending present statute to make the minimum age sixteen instead of fourteen.

House Bill 75 (Hecker), providing whole family protection for members of fraternal benefit societies.

Senate Bill 48 (majority of judiciary committee), substitute bill by minority of public affairs committee—workmen's compensation.

Senate Bill 120 (Olson), regulating the admission and operation of fraternal insurance societies, defining such societies, prescribing conditions as to rates and investments; exempting all fraternal benefit societies from certain taxes and fees.

WEST VIRGINIA.

Senate Bill 22 (Gregory), requiring deposits to cover annuities.

House Bill 183 (Patrick), permitting fire companies to write automobile insurance.

WASHINGTON.

House Bill 99 (Gorham), giving the deputy insurance commissioner equal powers with the insurance commissioner.

House Bill 117 (Reed), providing "first aid" for injured employees under the workmen's compensation law.

Senate Bill 317 (Chase), amending the workmen's compensation law to correspond with the above.

WYOMING.

Senate Bill 41 (Riner), defining insurance classifications.

Senate Bill 42 (Riner), authorizing life reinsurance.

Senate Bill 43 (Riner), regulating insurance deposits.

Senate Bill 60 (Young), amending the workmen's compensation law.

Senate Bill 80 (Sibley), regulating domestic insurance organizations.

House Bill 101 (Wardlaw), regulating mutual fire insurance companies.

STATES HAVING PARTICULAR LAWS

Anti-Compact Laws

Alabama; Arkansas; California; Georgia; Iowa; Kansas; Louisiana; Michigan; Mississippi; Missouri; Nebraska; New Hampshire; New Mexico; Ohio; Oklahoma; Oregon; South Dakota; Tennessee; Texas; Washington; Wisconsin.

States Having Particular Laws—(Continued)

Anti-Co-Insurance Laws

Georgia; Indiana; Iowa; Louisiana; †Michigan; *Minnesota; Mississippi; Missouri; New Jersey; North Carolina; **Tennessee; Texas; Wisconsin.

* Policies above \$5,000 may have co-insurance. † Assured may request. ** Optional.

Anti-Discrimination and Anti-Rebate Laws (Life Insurance)

Alabama; Arizona; Colorado; Connecticut; Delaware; Florida; Idaho; Illinois; Indiana; Iowa; Kentucky; Louisiana; Maine; Maryland; Massachusetts; Michigan; Minnesota; Mississippi; Missouri; Montana; Nebraska; New Hampshire; New Jersey; New Mexico; New York; North Carolina; North Dakota; Ohio; Oklahoma; Oregon; Pennsylvania; Rhode Island; South Carolina; South Dakota; Tennessee; Texas; Utah; Vermont; Virginia; Washington; West Virginia; Wisconsin; Wyoming.

Full texts of Life Insurance, Anti-Discrimination and Anti-Rebate Laws will be found in "Policy Clauses, Conditions and State Laws, 1917," by The Spectator Company.

Anti-Discrimination Laws (Fire Insurance)

Alabama; Arizona; Arkansas; Colorado; Florida; Georgia; Idaho; Indiana; Iowa; Kansas; Kentucky; Louisiana; Maine; Maryland; Massachusetts; Michigan; Minnesota; Missouri; Montana; Nebraska; New Hampshire; New Jersey; New York; North Carolina; Ohio; Oklahoma; Oregon; Pennsylvania; Philippines; Porto Rico; South Carolina; South Dakota; Texas; Virginia; Washington; West Virginia; Wisconsin.

Anti-Rebate Laws

Alabama; Arizona; Colorado; Connecticut; Delaware; Idaho; Illinois; Indiana; Iowa; Kentucky; Louisiana; Maine; Maryland; Massachusetts; Michigan; Minnesota; Mississippi; Missouri; Montana; Nebraska; New Hampshire; New Jersey; New Mexico; New York; North Carolina; North Dakota; Ohio; Oklahoma; Oregon; Pennsylvania; Rhode Island; South Carolina; South Dakota; Tennessee; Texas; Utah; Vermont; Virginia; Washington; West Virginia; Wisconsin; Wyoming.

Deposit Laws

Arizona, \$15,000 securities or surety bond.

Arkansas, \$20,000 life companies' bond. Same for fire companies.

California, \$20,000 life companies' bond. Same for fire companies.

Florida, \$20,000 cash or bonds or \$20,000 surety bond, from all fire insurance companies; \$5,000 foreign assessment or sick benefit companies. No deposits required from foreign life, surety and casualty companies, and \$100,000 optional from domestic life and casualty companies.

Georgia, \$10,000 from foreign fire, \$25,000 from foreign surety, \$100,000 from domestic fire, life, surety and casualty, and \$20,000 from domestic assessment insurance companies. Foreign life, surety and casualty companies must also have \$100,000 deposit in home State and foreign assessment companies \$20,000 in home State.

Hawaii, \$1,000 surety bond for fire companies or 10 per cent. of capital, not exceeding \$50,000, unless equal amount of property is owned in Hawaii.

Louisiana, \$20,000 bond from foreign fire, life, assessment and casualty companies, \$50,000 deposit from all surety companies, \$100,000 deposit from domestic life companies.

New Mexico, \$10,000 from all fire and \$20,000 from all surety companies.

Nebraska, \$25,000 cash if no special deposit of equal amount is held in another State.

North Carolina, \$10,000 to \$20,000 from foreign fire insurance companies.

Oregon, fire companies only \$25,000. If licensed in New York State, \$25,000 surety bond.

Philippines, \$50,000 bond for fire companies.

States Having Particular Laws—(Continued)

Porto Rico, \$100,000.
 Rhode Island, bonds of life agents \$500 to \$1,000.
 South Carolina, \$10,000 securities or surety bond; fire companies, \$10,000 to \$50,000.
 Texas, foreign and domestic fidelity and surety companies, \$50,000.
 Virginia, foreign and domestic fire, life and casualty companies, five per cent. of their paid-up capital, but not less than \$10,000 nor more than \$50,000. Foreign and domestic surety companies, five per cent. of their paid-up capital, but not less than \$10,000 nor more than \$25,000.
 Washington, bond from life companies, amount optional with insurance commissioner.

Fire Department Tax Laws

State.	Tax Per Cent.	Tax Statement to Be Filed On or Before
Alabama	1½	March 1
Illinois	2	.....In February
Kansas	3	.....60 days from December 31
Kentucky	½ of 1	.....retaliatory January 30
New Jersey	2	(included in State Tax) January 1 and July 1
New York	2	.....February 1
North Carolina	½	.....January 30 and July 30
North Dakota	2½	.....(included in State Tax) March 1
South Carolina	1	.....60 days from December 31
South Dakota	2	.....(included in State Tax) March 1
Utah	1	(in cities having fire departments of prescribed efficiency) March 1
Wisconsin	2	.....February 1

Fire Prevention Days

Pacific Coast States, April 18.—Anniversary of the San Francisco conflagration.
 Massachusetts, November 9.—Anniversary of the Boston fire.
 Other States having fire prevention days, October 9.—Anniversary of the Chicago fire.

Fire Marshal Laws

State.	Tax Per Cent.	Tax Statement to Be Filed On or Before
Alabama	1/5	.....March 1
Arkansas .....	.....	.....
Connecticut .....	.....	.....
District of Columbia .....	.....	.....
Georgia	1/10	.....July 1
Illinois	¾	.....In February
Iowa .....	.....	.....
Kansas	1/2	.....
Kentucky	1/3	.....January 30
Louisiana	2/5	.....February 20
Maine .....	.....	.....
Maryland .....	.....	.....
Massachusetts .....	.....	.....
Michigan .....	.....	.....
Minnesota	¾	.....First Monday in April
Mississippi	1/5	.....January 30 and July 30
Montana	1/2	.....March 1
Nebraska	¾	.....April 1
New Hampshire .....	.....	.....
North Carolina	1/5	.....January 30
Ohio	½	.....January 30
Oklahoma	¾	.....Last day of February
Oregon	1/4	.....April 1
Pennsylvania .....	.....	.....

States Having Particular Laws—(Continued)

State.	Tax Per Cent.	Tax Statement to Be Filed On or Before
Rhode Island .....	.....	.....
South Carolina.....	1/10.....	60 days after December 31
South Dakota.....	3/4	March 1
Tennessee.....	1/2	In January and July
Texas .....	.....	.....
Vermont.....	.....	.....
Virginia.....	.....	.....
Washington .....	.....	.....
West Virginia.....	3/4	January 31
Wisconsin	3/4	February 1

Non-Forfeiture Life Insurance Laws

Arizona; California; Colorado; Idaho; Illinois; Indiana; Kentucky; Louisiana; Maine (for Maine companies only); Massachusetts; Michigan; Minnesota; Missouri; Montana; Nebraska; New Jersey; New Mexico; New York; North Dakota; Ohio; Oklahoma; Pennsylvania; South Dakota; Tennessee; Texas; Utah; Washington; West Virginia; Wisconsin.

Full texts of Non-Forfeiture Life Insurance Laws are published in "Policy Clauses, Conditions and State Laws, 1917," by The Spectator Company.

Non-Resident Fire Brokers Laws

SEE ALSO PAGE 422.

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|---|--|---|--|
| ¹ Alaska
¹ Arizona
¹ Arkansas
¹ Colorado
¹ Connecticut
¹ District of Columbia
² Florida
¹ Georgia
¹ Idaho
¹ Illinois
¹ Indiana | ¹ Iowa
¹ Kansas
¹ Kentucky
¹ Louisiana
¹ Maine
² Maryland
¹ Massachusetts
¹ Michigan
¹ Minnesota
¹ Mississippi
¹ Missouri | ¹ Montana
¹ Nebraska
¹ New Hampshire
¹ Nevada
¹ New Jersey
¹ New Mexico
¹ New York
¹ North Carolina
¹ North Dakota
¹ Oklahoma
¹ Oregon | ¹ Pennsylvania
¹ South Dakota
¹ Tennessee
¹ Texas
¹ Vermont
¹ Virginia
¹ Washington
¹ West Virginia
¹ Wisconsin
¹ Wyoming |
|---|--|---|--|
- ¹ May represent Maine companies.
 - ² Must write through resident agent.
 - ¹ Brokers not recognized at all.
 - ¹ Non-residents may solicit by mail only.
 - ¹ Non-residents may not be licensed.
 - ¹ Non-resident brokers may be licensed.
 - ¹ Non-resident broker may place insurance in Alaska provided he has paid his annual license fee.
 - ¹ Illegal for non-resident brokers to place fire insurance in Idaho.
 - ¹ Wyoming has no law which in any way refers to brokers, and as brokerage firms are not insurance companies, insurance department is unable to license them and will not allow brokers to place any insurance within the State.

Resident Agent Laws

Alabama; Arizona; Arkansas; Colorado; Connecticut; Delaware; Florida; Georgia; Hawaii; Idaho; Illinois; Indiana; Iowa; Kansas; Kentucky; Louisiana; Maine; Maryland; Massachusetts; Michigan; Minnesota; Mississippi; Missouri; Montana; Nevada; New Hampshire; New Jersey; New Mexico; North Carolina; North Dakota; Ohio; Oklahoma; Oregon; Pennsylvania; Porto Rico; Rhode Island; South Carolina; South Dakota; Tennessee; Texas; Utah; Vermont; Virginia; Washington; West Virginia; Wisconsin; Wyoming.

Retaliatory Laws

California; Connecticut; Delaware; Georgia; Illinois; Indiana; Iowa; Kansas; Kentucky; Louisiana; Maine; Maryland; Massachusetts; Michigan; Minnesota; Missouri;

States Having Particular Laws—(Continued)

Montana; Nebraska; New Hampshire; New Jersey; New Mexico; New York; North Carolina; North Dakota; Ohio; Oklahoma; Pennsylvania; Rhode Island; South Dakota; Tennessee; Texas; Vermont; Washington; West Virginia; Wisconsin; Wyoming.

Reinsurance Laws

PROHIBITING REINSURANCE IN UNAUTHORIZED COMPANIES.

Colorado; Delaware; Illinois; Iowa; Louisiana; Massachusetts; Michigan; Mississippi; Montana; Nebraska; Nevada; New Hampshire; North Carolina; Ohio; Oklahoma; Pennsylvania; Tennessee; Texas; Utah; West Virginia; Wisconsin.

Special Deposit States

(As determined by the National Convention of Insurance Commissioners.)

¹ Alabama	¹ Idaho	² North Carolina	⁴ Porto Rico
¹ Delaware	¹ Louisiana	² Ohio	² Tennessee
² Florida	² New Jersey	² Oregon	⁴ Virginia
² Georgia	² New Mexico	¹ Philadelphia, Pa.	⁴ Foreign Countries

* No deposit required if company has general deposit of \$200,000 in home State.

¹ As to surety companies.

² As to fire and surety companies.

³ As to fire companies.

⁴ As to all companies.

⁵ As to surety deposits prior to April 1, 1902.

⁶ As to foreign surety deposits (not required if \$200,000 deposit maintained in another State).

Standard Fire Insurance Policy Laws

The following States have no form prescribed by law: Alabama; Arkansas; Colorado; Delaware; District of Columbia; Florida; Illinois; Indiana; Kansas; Kentucky; ²Maryland; Mississippi; Missouri; The States of Arizona; California; Connecticut; Georgia; Idaho; Iowa; Louisiana; Maine; Massachusetts; Michigan Minnesota Nebraska; New Hampshire; South Carolina (by ruling of commissioner); Montana; Nevada; New Mexico; Ohio; Tennessee; Utah; ²Vermont; Virginia; Wyoming; Alaska; Hawaii; Philippine Islands; New Jersey; New York; North Carolina; North Dakota; Oklahoma; Oregon; Pennsylvania; Rhode Island; South Dakota; Texas; Washington; West Virginia; Wisconsin; require the use of a particular standard. In other States the New York standard for the year 1912 is in general use.

* Policies in Maryland must be stamped "authorized to do business in the State of Maryland," to which shall be affixed a facsimile of the signature of the insurance commissioner.

** Policies in Vermont must contain Chapter 115, acts of 1908, regarding proof of loss.

Standard Life Insurance Policy Laws

Alabama; Arizona; California; Colorado; Connecticut; Delaware; District of Columbia; Georgia; Idaho; Illinois; Indiana; Iowa; Louisiana; Massachusetts; Michigan; Minnesota; Mississippi; Missouri; Montana; Nebraska; New Hampshire; New Jersey; New Mexico; New York; North Carolina; North Dakota; Ohio; Oklahoma; Pennsylvania; Rhode Island; South Dakota; Tennessee; Texas; Utah; Vermont; Washington; West Virginia; Wisconsin.

States Having Particular Laws—(Continued)

State Rating Fire Insurance Laws

The following have authorized fire rating bureaus with State supervision: Arkansas; Massachusetts; New York; New Jersey; Pennsylvania; North Carolina; South Carolina (optional); Iowa; Michigan; Oregon; Minnesota; Kansas; Missouri; Texas; Oklahoma.

Standard Fraternal Laws (Mobile Bill)

Alabama; California; Colorado; Indiana; Idaho; Maryland; Massachusetts; Michigan; Mississippi; Missouri; Montana; New York; North Carolina; Ohio; Oklahoma; Oregon; Rhode Island; Utah; Virginia; Washington; Wisconsin.

States Limiting Amount Fire Companies May Write on a Single Risk

California, 10% of capital.
Colorado, 10% of capital and surplus.
Connecticut, 10% of capital and surplus.
Idaho, 10% of capital.
Indiana, 10% of capital.
Iowa, 10% of capital.
Kansas, 5% of capital.
Kentucky, 10% of capital and surplus.
Louisiana, 10% of capital and surplus.
Maine (domestic companies), 10% of capital.
Massachusetts, 10% of net assets.
Michigan, 10% of capital. Foreign companies, 10% of deposit capital.
Minnesota, 10% of net assets.
Mississippi, 10% of net assets.
Montana, 10% of capital.
Nebraska, 10% of capital.
New Jersey, 10% of net assets.
New Mexico, 10% of capital and surplus.
New York, 10% of capital and surplus.

North Carolina, 10% of net assets.
North Dakota, 10% of capital.
Oklahoma, 10% of capital and surplus.
Oregon (applies to domestic mutual companies only).
Philippine Islands, 10% of capital.
Porto Rico, 10% of capital and surplus.
Rhode Island, 10% of capital.
South Dakota, 10% of capital.
Texas, 10% of capital, except on baled cotton and grain.
Utah, 10% of capital and surplus.
Virginia, 10% of capital and surplus. Mutual companies, 5% of cash assets.
Washington, 10% of capital. Foreign companies, 10% of deposit capital.
West Virginia, reciprocal provision.
Wisconsin, 10% of net assets.
Wyoming, 10% of capital.

NOTE.—The fact that home State laws of all principal companies carry this requirement makes it practically general in observation in every State where these companies are entered.

Standard Accident Insurance Policy Laws

Alabama; Arizona; Connecticut; Idaho; Iowa; Kentucky; Maine; Maryland; Massachusetts; Michigan; Minnesota; Missouri; New York; New Mexico; North Carolina; North Dakota; Oklahoma; Pennsylvania; South Carolina; South Dakota; Tennessee; Texas; Vermont; Virginia; Washington; West Virginia; Wisconsin.

Semi-Annual Statements

Georgia—(Required August 30.) New York—(Quarterly Tax Statement.) Porto Rico.

Valued Policy Laws

Arizona; Arkansas; California; Delaware; Florida; Iowa; Kansas; Kentucky; Louisi-

COMPLETE AUTOMOBILE COVERAGE

LAWS REGULATING FIRE INSURANCE COMPANIES.

Compiled by Deputy Superintendent Henry D. Appleton for the National Convention of Insurance Commissioners.

*STATE	May domestic companies issue coverage policy?	May foreign companies issue coverage policy?	Full Name of such domestic or foreign companies
Alabama	Yes	Yes	Interstate Casualty Co. of Birmingham, Ala.
California	Yes	Yes	St. Paul Fireman's Fund Union Marine Phoenix Assur.
Canada	No	No	None
Colorado	No	Yes	None
Connecticut	All insurance companies are organized under special charter	No	None
Dist. of Columbia	Yes	Yes	American Automobile Ins. Co.
Florida	Yes	Yes	None
Idaho	No	No	None
Illinois	No	Yes	American Automobile Ins. Co.
Indiana	No	Yes	American Automobile Ins. Co.
Iowa	No	No	None
Kansas	Reciprocal only	Yes	American Automobile Ins. Co.
Kentucky	No	No	None
Louisiana	No	Yes	American Automobile Ins. Co.
Maine	No	No	None
Maryland	Yes, but none doing so	Yes	Aetna Accident and Liab. Co.
Massachusetts	No	No	None
Michigan	Only company organized solely for automobile insurance	Only company organized solely for automobile insurance	American Automobile Ins. Co.
			St. Louis and several domestic mutuals and recipro-

Minnesota	Yes	Yes	St. Paul Fire and Marine
Missouri	Only	reciprocals	
	or	Yes	
	transacting only	Yes	American Auto-
	automobile in-	Yes	mobile Ins.
	surance	Yes	Co. of St.
			Louis
			Aetna Accident
Nebraska	No	No	None
New Hampshire	Yes	Yes	None
New Jersey	No	No	None
New Mexico	No	No	None
New York	No	No	None
North Carolina	Yes	Yes	No answer
North Dakota	Yes	Yes	No answer
Ohio	No	Yes	American Automobile Ins. Co.
Okalahoma	No	No	None
Oregon	Yes	Yes	
			Ætina Accident
			Fireman's Fund
			Phoenix Assur.
			Union Marine
Pennsylvania	Reciprocal	ex - Reciprocal	ex - Pennsylvania Ind. Exchange
	changes only	changes only	
Rhode Island	All insurance	No official deci-	None
	companies are	sion reached	
	organized under		
	special charter		
South Carolina	Yes	Yes	None
South Dakota	No	No	None
Tennessee	Yes	Yes	American Automobile Ins. Co.
Utah	Yes	Yes	
			American Auto-
Virginia	Yes	Yes	None
Washington	Yes	Yes	
			St. Paul
			Fireman's Fund
			American Auto.
			American In-
			dennity Co.
West Virginia	No	No	None
Wisconsin	Yes	Yes	None
Wyoming	Yes	Yes	None

*The items herein have in each case been verified by the respective departments concerned.

INSURANCE JOURNALS in the United States

THE WEEKLY UNDERWRITER.

THE WEEKLY UNDERWRITER was established in 1859, the first number appearing on May 28 of that year; the founder, the late Joseph B. Ecclesine. Known to the insurance business first as *The Wall Street Underwriter*, and as a weekly purveyor of insurance news, it remained under the same control nearly twenty years, the latter half of which in a monthly issue, as *The New York Underwriter*. It was purchased by the late A. DeLancey Brigham in November, 1878, and from him by the Underwriter Printing and Publishing Company in January, 1880, when it resumed the original periodicity of issue and assumed the title of the *THE WEEKLY UNDERWRITER*. Mr. Henry R. Hayden became the editor, and continued in that capacity until his death in 1899. It was under the editorial direction of Mr. George W. Olney from that time until his death, June 21, 1916. Mr. Charles A. Jenney succeeded Mr. Hayden as president of the corporation, and the paper was published under his management until November 1, 1913, when it was purchased by Mr. L. Alexander Mack, who had been secretary since May 15, 1904. On his retirement, Mr. Jenney was elected chairman of the Board of Directors of The Underwriter Printing and Publishing Company, Mr. Mack succeeding to the presidency. The other officers are Wilfred W. Mack, Vice President and Editor; Mott A. Brooks, secretary and managing editor; L. A. Mack, treasurer.

THE WEEKLY UNDERWRITER as published today is devoted chiefly to technical articles dealing with the inspection and improvement of physical hazards, both fire and liability risks, the court decisions on fire, liability and workmen's compensation cases, and legislative news from every State in the Union. The everyday news of the business is summarized in brief paragraphs for quick reading. Special issues are published covering in detail all important conventions. The editorial page has long been recognized as one of the strongest in the country. Monthly supplements are issued covering special features of fire, life, liability and surety insurance.

An adjunct of the work of THE WEEKLY UNDERWRITER of great importance to the insurance interests is

THE LEGISLATIVE INFORMATION BUREAU.

This was established in 1878, and for more than twenty-five years was the only reliable source of legislative information available to insurance companies. Special representatives are employed at each State capital to report direct to the Bureau all proposed legislation affecting any kind of insurance, including employers' liability and workmen's compensation acts, and acts pertaining to suretyship. Bulletins are issued by the Bureau daily during the busy season, giving full details as to pending legislation throughout the entire season.

THE WORKMEN'S COMPENSATION RULING CARD INDEX SERVICE.

A card filing system by means of which all requiring reliable and prompt information concerning the administration of the workmen's compensation laws in the various States, whether by the administrative boards or through the courts, may turn immediately to all rulings under any of fifty standard headings. The system is in use by claim and underwriting departments of insurance companies, self-insurers and manufacturers as well as by attorneys and industrial commissioners all over the country. Inquire for rates.

INSURANCE DEPARTMENT SERVICE.

An Information Bureau covering the rulings of Insurance Commissioners.

OUR OTHER PUBLICATIONS.

"The Record of Fire Insurance by States," from 1880 to the present time—showing the amount of business written, premiums received and losses paid, with loss ratios, average rate of premiums, etc., for each company in each State. Price, \$20 per copy.

"Live Articles on Special Hazards," published annually. (Eighth volume went to press in March, 1917.) Contains articles reprinted from the Monthly Insurance Supplement of THE WEEKLY UNDERWRITER. Price \$1.05 per copy.

"Live Articles on Accident Prevention," published annually. (Fifth volume goes to press in August, 1917.) Contains articles reprinted from the Monthly Liability Insurance Supplement of THE WEEKLY UNDERWRITER. Price \$1.05 per copy.

"The Insurance Almanac," of which this is the fifth issue. Published annually. Price, \$1.00 per copy.

Insurance Journals—(Continued)

INSURANCE JOURNALS.

<i>Paper.</i>	<i>Place.</i>	<i>Editor.</i>	<i>Estab.</i>
Adjuster	San Francisco, Cal.	J. A. Carey.....	1891
American Agency Bulletin.....	Boston, Mass.	Henry H. Putnam.....	1903
American Exchange & Review.....	Philadelphia, Pa.		1862
American Insurer.....	New Orleans, La.	Louis Phillips.....	1883
American Underwriter.....	500 W. 122d St., N. Y.	Mrs. B. L. Phelps.....	1894
Baltimore Underwriter.....	Baltimore, Md.	R. B. Caverly.....	1865
Best's Insurance News.....	100 William St., New York City.	Alfred M. Best.....	1903
Coast Review.....	San Francisco, Cal.	E. H. Bacon.....	1871
Eastern Underwriter	New York City.....	Clarence Axman.....	1907
Economic World	80 Wall st., New York, N. Y.	A. R. Marsh.....	1866
Educator Monthly.....	Louisville, Ky.	Charles Dobbs.....	1907
Expositor	Newark, N. J.	R. F. Ross.....	1903
Fire Protection.....	Cincinnati, O.	Ralph Richmond.....	1912
Indicator	Detroit, Mich.	W. H. Burr.....	1883
Industrial Review	Cincinnati, O.	John Wohlgenuth.....	1908
Insurance	83 Fulton St., N. Y.	Chas. D. Lakey.....	1883
Insurance Advocate.....	55 John St., N. Y.	H. E. Roberts.....	1890
Insurance Age.....	56 Pine St., N. Y.	H. W. Williams.....	1873
Insurance Agent.....	New Orleans, La.	Chas. M. Hero.....	1888
Insurance and Investment News.....	Los Angeles, Cal.	J. P. Robertson.....	1907
Insurance Critic	38 Park Row, N. Y.	W. E. Underwood.....	1874
Insurance & Commercial Magazine.....	153 E. 18th St., N. Y.	Charles F. Howell.....	1876
Insurance Field.....	Louisville, Ky.	Young E. Allison.....	1899
Insurance Herald-Argus	Atlanta, Ga.	T. W. Dealy.....	1888
Insurance Index.....	New York.....	R. B. Caverly.....	1899
Insurance Intelligencer.....	55 John St., N. Y.	George Lambert Smith.....	1857
Insurance Journal and New England Underwriter	Hartford, Conn.	R. B. Caverly.....	1873
Insurance Magazine.....	Kansas City, Mo.	Carter Wilder.....	1891
Insurance Monitor.....	100 William St., New York, N. Y.	Walter S. Nichols.....	1853
Insurance News.....	Philadelphia, Pa.	W. S. Schermerhorn.....	1883
Insurance Observer.....	New York City.....	John S. Hanson.....	1893
Insurance Leader.....	St. Louis, Mo.	Garrett Brown.....	1901
Insurance Press.....	80 Maiden Lane, New York City.	Franklin Webster.....	1895
Insurance Post.....	Chicago, Ill.	Thos. R. Weddell.....	1893
Insurance Register.....	Philadelphia, Pa.	H. B. Hughes.....	1895
Insurance Report.....	Denver, Col.	Cyrus K. Drew.....	1897
Insurance Times.....	29 Broadway, N. Y.	Estate P. T. Kempson.....	1869
Insurance World.....	Pittsburgh, Pa.	J. L. Bergstresser.....	1873
Life Association News.....	56 Pine St., N. Y.	Everett M. Ensign.....	1906
Life Insurance Courant.....	Oak Park, Ill.	A. J. Flitcraft.....	1895
Life Insurance Independent.....	New York, N. Y.	Nathan H. Weed.....	1889
Mutual Underwriter.....	Rochester, N. Y.	M. F. Van Buskirk.....	1905
National Economist	Des Moines, Iowa.	B. W. Blanchard.....	1894
National Underwriter.....	Chicago, Ill.	C. M. Cartwright.....	1897
Northwest Insurance.....	Minneapolis, Minn.	J. C. Matchitt.....	1905
Northwest Insurance News.....	Portland, Ore.	Louis Sondheim.....	1912
Pacific Insurance Review.....	Seattle, Wash.	Henry S. Volkmar.....	1914
Pacific Underwriter.....	San Francisco, Cal.	W. G. Taffinder.....	1887
Record. The.....	156 Broadway, N. Y.	P. J. Hellmann.....	1879
Rough Notes.....	Indianapolis, Ind.	Irving Williams.....	1878
Safety Engineering	80 Maiden Lane, N. Y.	Franklin Webster.....	1900
Spectator	125 William St., New York, N. Y.	Arthur L. J. Smith.....	1868
Southern Underwriter.....	Atlanta, Ga.	T. W. Dealy.....	1898
Standard	Boston, Mass.	Wm. Edward Beer.....	1879
Surveyor	58 Pine St., N. Y.	George H. Holden.....	1892
Texas Insurance.....	Dallas, Tex.	Edward Smith.....	1903
Underwriters' Report.....	San Francisco, Cal.	Reginald G. Moss.....	1905
Underwriters' Review.....	Des Moines, Ia.		1893

Insurance Journals—(Continued)

<i>Paper.</i>	<i>Place.</i>	<i>Editor.</i>	<i>Estab.</i>
United States Review.....	Philadelphia, Pa....	{ Robert R. Dearden.....1868 Robert R. Dearden, Jr..... John B. Carhart.....	
Views	Washington, D. C....	Max Cohen.....	1889
Vigilant, The.....	16 Beaver St., N. Y..	Henry G. Armstrong.....	1893
Weekly Underwriter.....	New York City....	{ W. W. Mack.....1859 M. A. Brooks.....	
Western Insurance Review.....	St. Louis, Mo.....	Tarleton Brown.....	1867
Western Review.....	Chicago, Ill.....	C. H. Robinson.....	1894

The following daily papers devote one or more columns in each issue to insurance news, and the discussion of insurance topics:

Boston Globe	Boston,	John Buchanan, Editor Ina.
	Dept.	
Journal of Commerce and Commercial Bulletin..	New York.	Sumner Ballard, Editor Ina.
	Dept.	
New York Commercial.....	New York.	Hugh Farrell, Ins. Editor.
Chicago Herald.....	Chicago, Ill.	Thomas R. Weddell, Ins. Ed.

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3. A monthly Fire Protection Magazine (articles on special hazards, and fire insurance court decisions, first week of each month).
4. A monthly Accident Prevention Magazine (articles on accident prevention and liability court decisions, third week of each month).
5. A monthly Suretyship Magazine (articles on corporate suretyship and the court decisions on surety cases, fourth week of each month).
6. A monthly Business Building Magazine dealing with modern business methods and efficiency work as applied to insurance, and to salesmanship and the advertising of insurance. (Second week of each month.)
7. A tri-monthly Insurance Law Journal (court decisions of fire and liability insurance are published the first and third Saturdays in their respective supplements).

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The Weekly Underwriter

Eighty Maiden Lane, New York, N. Y.

THE INSURANCE ENCYCLOPEDIA

LIFE INSURANCE POLICIES

(As defined by the late Levi G. Fouse in "The Business of Insurance." Copyright 1912 by The Ronald Press Company, New York. Used by permission.)

ORDINARY LIFE POLICY.—Under this plan the insured pays a fixed premium every year so long as he lives. The insurance is payable at death. Dividends may be applied annually to reduce the premiums or increase the insurance. This plan is adapted to men who need large protection, but who can spare little money.

LIMITED PAYMENT LIFE POLICY.—This is the same as an ordinary life policy except that the total premiums payable instead of being distributed over the whole life, are limited to a fixed period of years, 10, 15, 20, 25 or 30, as the case may be. The policy is then full paid, and its face amount payable at death. In short, it is a life policy payable in a limited number of premiums. Dividends may be applied as in the case of the ordinary life policy, or may be paid in cash at the end of the term. This form is adapted to all classes with whom protection is the chief aim and who are able to pay its cost during their productive years.

ENDOWMENT POLICY.—An endowment policy combines life insurance with a secure savings investment at good interest. The amount of the policy is payable to the insured, if living, at the end of a certain term of years, or to his beneficiary at death during that period. Under a life policy the loss is not payable until death. Under a ten-year endowment, the company must pay the amount at the end of ten years at the utmost. It is clear, therefore, that endowment premiums must be higher than ordinary life or limited payment life premiums.

Endowments are attractive to men and women whose salaries more than suffice for current needs, especially unmarried men or employed women. Small sums cannot as a rule be invested to advantage. By depositing them with a life insurance company a sure estate is created that will constantly grow larger.

TERM INSURANCE.—Term insurance is pure protection for a definite term at the lowest possible cost. Like fire insurance, it covers the risk for the time specified and then ceases. It provides no accumulations to offset advancing age—the insured must assume this burden—nor does it provide cash, loan, extended insurance or paid-up values. This insurance is offered chiefly to enable an insurer to serve some temporary purpose or to get immediate protection with the privilege of changing when his finances permit.

JOINT LIFE POLICY.—A joint life policy usually insures two people for the benefit of the survivor. It may, however, cover more than two lives, or it may be made payable to a beneficiary in whom all the insured are mutually interested. It is most frequently sold to business partners.

INSTALMENT AND INCOME POLICIES.—An instalment policy provides that the sum insured shall be paid in annual, semi-annual, quarterly, or monthly instalments instead of in one sum. These instalments are distributed over a period ranging from ten to twenty-five years, as may be selected, or may be made continuous throughout the life of the beneficiary. In such a policy the age of the beneficiary is of course a factor—the younger the beneficiary the higher the rate.

One of the most commendable features in the evolution of life insurance is the provision of an income for the beneficiary instead of a specified sum. It is a common occurrence for beneficiaries untrained in investment to make serious blunders, often resulting in a failure of the purpose of the insured. Authorities have estimated that one-third of the vast sum paid in death claims is dissipated through the beneficiaries' inexperience, improvident or bad judgment. Instalment or income insurance relieves the beneficiary of the burden of investing the proceeds of the policy.

NON-PARTICIPATING CONTRACTS.—Under existing laws two general classes of life insurance companies are recognized:

1. The companies which issue participating policies only.
2. The companies which issue non-participating policies only.

Non-participating policies are covered by the same general conditions as participating policies, differing merely in the fact that there is no reduction in the rate, the insured having no interest in earnings of any kind, the cost being on the net basis. These contracts are usually issued by stock companies.

FRATERNAL INSURANCE.—A system of mutual co-operative protection furnished by fraternal benefit societies to its members.

INDUSTRIAL INSURANCE.—As the words are generally used in this country, means industrial life insurance. In distinction from ordinary insurance, industrial insurance is insurance at retail. In ordinary insurance, policies are written for \$1,000

The Insurance Encyclopedia—(Continued)

or multiples of that amount, and the premium depends on the age of the person who takes the policy. In industrial insurance the premium is fixed usually at five cents, or multiples of that, and the amount of insurance depends upon the age of the person taking the policy.

In industrial insurance the premiums are paid weekly and are collected at the homes of those who are insured, by agents who call for that purpose. In ordinary insurance the premiums are payable quarterly, semi-annually, or annually, and in most instances are sent to the company offices by check. Industrial insurance is adapted to meet the circumstances of those who can much more conveniently pay these small amounts weekly than the larger amounts as is the case in the ordinary policies. It is adapted to the needs of those who have no bank account, but do have a weekly pay envelope. It is the insurance of the industrial worker and his family, and this is where it gets its name. Industrial policies are issued to children from one year old and upward, and because all members of the family may be insured it is sometimes called family insurance. Because experience has shown that the mortality among industrial workers is greater than among persons who are not industrial workers, an industrial mortality table has been made which is the basis of industrial insurance rates.

Industrial insurance had its origin in societies in Europe which were, in effect, burial societies. They existed in large numbers, but were unscientific in their fundamentals and consequently many of them went out of business. Industrial insurance is a thing demanded by industrial workers. As a scientific business it originated in England. In 1849 the Prudential of London grew out of the Industrial General. At the end of 1915 it had 20,857,887 industrial policies in force. The first weekly premium insurance of any consequence in America was with what was called the Hildise Bund, a German society, which received premiums weekly and paid them through the Metropolitan Life Insurance Company for quarterly premiums on policies which the company issued to members. At the end of 1915 fourteen companies had, in the United States and Canada, 32,172,569 policies outstanding for \$4,340,788,112. The three principal companies had over 90 per cent. of this. It is estimated that in the United States about 35,000 agents are writing industrial policies and collecting premiums weekly. About one-third of the entire population of the United States and Canada are insured under Industrial policies. It was introduced into Australia in 1884 and exists to a considerable extent in New Zealand, in the British South African colonies, in Austria-Hungary, Holland, Belgium, Denmark, Sweden, Norway, Switzerland, Finland, Germany and Brazil. A variety of industrial policies are issued, and efforts are constantly made to adapt their form to the needs of those who buy them.

Business Life Insurance

(As Defined by the Equitable Life Assurance Society.)

WHAT IT IS.

Business life insurance in its every phase is indemnity and protection against money loss that may follow decease of lives financially valuable. The test of business insurance utility in a particular situation is this query: To what extent may financial loss follow to the business and its credit without it? Consideration of this question uncovers the enormous field that exists for the exploitation of business life insurance.

Business insurance is confined within the three subheads of co-partnership insurance, corporation insurance and credit insurance.

Co-partnership insurance is the designation usually given to insurance that indemnifies the surviving partner or partners against the financial hazard of a partner's death. It is effected more usually by the different partners taking insurance policies directly for the benefit of the firm with firm as beneficiary or indirectly by making the beneficiary one another.

Corporation insurance is in essence the same as co-partnership insurance for its purpose is to indemnify a corporation or a business for the loss of a life or lives whose energy, brains, credit are factors in the prosperity of the company.

Credit insurance is the branch of business life insurance which means the protection of loans and collaterals against the untoward contingency of death, by providing in such event life insurance to wipe out the debt.

LIMITATIONS—JOINT-LIFE INSURANCE.

It is desirable in practically all cases to issue separate policies where more than one life is concerned. A common fallacy in co-partnership insurance has been the thought that the insurance should be on the joint life plan. A joint life insurance is merely a promise to pay one claim on the first death, which cancels the whole contract, whereas each life should be protected to the extent of the value to the company in such way that the contract cannot be cancelled upon the payment of the first claim. A joint life insurance on two lives leaves the surviving partner without insurance on his own life and perhaps without insurability. It also means that in event of discontinuance of the

The Insurance Encyclopedia—(Continued)

partnership the necessity to surrender the whole insurance to avoid carrying insurance on a man no longer valuable to the concern. Where there are three partners or three lives involved in one policy the case becomes much worse, and four lives or more are practically prohibitory from an underwriting standpoint. Moreover, there are difficulties in the way of placing business insurance upon two lives or more upon the joint plan because the probabilities are greatly increased that the lives will not all be found uniformly acceptable by the medical department.

On a joint insurance this means a loss of the business. On single life policies often a different form of rated or higher premium insurance or substandard insurance can be placed on the weaker life and the protection consummated that way. By carrying separate policies, in event of discontinuance of partnership or retirement from partnership for various reasons, the terminating individual may either have his particular policy surrendered for its cash value to the firm or else continue this insurance as an individual policy by paying individually the cash value back to the firm.

THE PLAN OF POLICY.

The form of insurance is usually the whole life plan, although there are many business insurances written on endowment plans. Endowment plans are most applicable where it is desired to use the same both as indemnity and as a sinking fund against the future impairment of the life or against some other contingency calculated to arise at the end of the endowment period. Term insurance is occasionally used, but in business insurance just as in individual insurance the use of the term plan usually means a weak agent. In the term plan some arbitrary number of years must be fixed for the continuance of the insurance and it is obviously difficult to prophesy in advance just what this period should be. Where there is no right to renew, to understate the period would be serious, and where there is a right to renew the insurance at attained age the increased cost of doing so may prove awkward and disappointing. The ordinary life policy fits admirably here for pure protection because it is a contract with unlimited right to renew from year to year for the same level premium for the term of life. The surrender values of this policy are such as to make the net cost of the insurance during the period for which it is carried compare favorably with the limited term plan.

Group Life Insurance

(As Defined by the Equitable Life Assurance Society.)

THE BLANKET CONTRACT.

Group insurance is a plan for insuring a number of lives under one general or blanket contract. Each life included in such group is insured in conformity with statutory requirements governing individual insurances. No statutory permission has been necessary to introduce the plan in the different States as the insurances are on approved policy forms and comply with existing laws!

Group insurance came into practice as a medium for insuring employees of one employer. One contract, or group policy, is issued to the employer, which makes reference to necessary supporting detail of each life covered, contains schedules of rates—and where other than term, schedules of loan and surrender values—for each age, and otherwise conforms to provisions for similar insurances on individual lives. Supplementary certificates of insurance commonly issued to each member of the group state the fact of the insurance, the name of the individual insured, the amount of the insurance, the name of the beneficiary, and the conditions under which the insurance continues in force.

STATUTORY DEFINITIONS.

While statutory permission has not been necessary to introduce group insurance as a means of applying collectively approved forms of individual insurance, since its introduction the States of New York and Massachusetts have adopted amendments that introduce a sort of group insurance definition. These amendments remove restrictions and limitations on the acceptances of lives when taken in groups. The Massachusetts amendment exempts from the requirement of individual medical examinations imposed by that State:

"Insurance granted under a single policy issued to a given person, firm or corporation, covering simultaneously a group of not less than one hundred lives all in the employ of such person, firm or corporation."

The New York State amendment exempts from the new business limitation of Section 96:

"Group insurance granted on the same plan within each group under a contract with a given person, firm or corporation, covering groups of not less than one hundred lives all in the employ of such person, firm or corporation."

These amendments recognize group insurance as distinctive only as it is applied for the express purpose for which it was originated, namely, for the insurance of large groups of employees of one employer.

GROUP SELECTION.

The call for group insurance came from employers who desired to provide life insurance for their employees without excluding any on account of individual non-insurability. The answer to this call was to discard individual selection by medical examination and to set up in substitution a method of group selection which passes on the group as a group and judges it with reference to the insurability of the whole. The cardinal principles of group selection are, roughly:

- (a) To obtain a body of risks selected for purposes requiring physical and moral fitness;
- (b) To see that the group is acceptable as a whole, or in classes not inferior in point of insurability to the group as a whole;
- (c) To grade the risks properly at the standard rate or at a commensurate extra premium rate for acceptable additional hazard.

The mere statement of these three general subdivisions governing selection narrows down the acceptances of groups without medical examination closely to (a) employees of one employer; (b) where all or substantially all lives must be included in the group except as certain whole departments or sexes or probationers are excluded; and (c) where the grade of employees and the occupational and incidental hazards measure up to require standards or else can be adjusted by commensurate extra premium ratings within the range of reasonable additions to the standard rates.

Careful inspection of each group is made to determine the facts as above outlined. Such inspections include investigations of employees and plants. Sex, nationality, wage, sobriety and requirements for employment are important personal factors. Trade dusts and trade diseases are important in character and in ratio to the number of the whole so exposed. The buildings and surroundings are studied with view to proper air, sanitation, hygiene, pure drinking water, etc., and with reference to accident and panic hazards.

Group insurance must carefully guard against adverse individual selection. Hence the necessity for insuring the group on a basis which does not leave with the individual the power to decide whether or not he or she shall enter the group. This militates against the acceptance of a group in which the insurance is paid for by the individual employee.

Any attempt to apply group insurance to less than the whole available class to whom it is offered involves the danger of adverse selection entering to the degree of making the whole uninsurable. An even more vital point of insurability would be involved if individuals were privileged to choose to continue in the group or not. Again the group plan contemplates the elimination of individual solicitation. Where individual action is necessary to bring the whole to a point of insurability, a soliciting cost is introduced that militates against the practical application of the group idea. For these reasons group insurance is in a large degree restricted to the insurance of employees of one employer where the employer pays the entire premium.

USE AND OCCUPANCY INSURANCE

(As Defined by the North British & Mercantile Insurance Co.)

A prosperous concern that is burned out loses money which direct fire insurance does not repay.

Interruption of business by fire is often more serious than the property loss involved.

The familiar form of fire insurance policy is intended to cover only direct physical damage. What about the other losses that fire entails?

Even though every dollar of property damage is recovered there still remains to be taken into account the loss of profits because goods cannot be produced, sold or stored, and expenses that continue despite interruption or suspension of business.

Indirect losses of this nature result from fire interrupting the normal business of the manufacturer, the merchant or the warehouseman, or industry of other kind, whereby the production or sale or storage of goods or use of premises is diminished or suspended.

The form of Business Interruption Indemnity known as Use and Occupancy Insurance, is designed to reimburse the assured for such losses, thus enabling him not only to keep his organization together and restore his premises to their productive condition without the financial drain which might otherwise follow, but also to maintain net earnings unimpaired.

The following will serve as a guide for computing the numerous and varied expenses that continue despite a fire and the substantial sum represented by such indirect losses. Net profits which would or might reasonably have been earned but for a fire. Taxes and ground or other rent. Interest on notes and bonds. Salaries and directors' fees. Royalties for machinery or processes which are payable whether operating or not. Wages of foremen and such skilled help as could not be laid off. Cost of lighting, heating, watchman, and general maintenance consistent with a condition of idleness. Other

The Insurance Encyclopedia—(Continued)

fixed charges, or special items of expense or indebtedness which cannot be eliminated during a suspension of operations. Use and Occupancy insurance equal to one year's estimated net profits and fixed expenses is needed for complete protection. If fire necessitates a total suspension of normal operations, the policy of this company pays any loss sustained up to the limit of 1/365th if business is operated daily as in the case of electric light plants, street railways, hotels and the like. Where fire causes only partial interruption a proportionate amount is payable. Careful consideration is given to special forms made necessary by unusual conditions.

THE CO-INSURANCE CLAUSE

CO-INSURANCE.—From time immemorial it has been the practice of companies doing a fire insurance business in Europe, both in Great Britain and on the Continent, to insert a clause in all policies requiring property owners to carry insurance equal to the value of property covered. Until comparatively recent years no such requirement was made in American insurances. If two houses precisely alike were assessed for taxation, one at \$4,000 and the other at \$8,000, the tax rate being the same on both, the injustice of taxing one owner twice as much as his neighbor would be obvious. Yet that was identical with the practice that prevailed in fire insurance. On one stock of goods worth \$100,000, rate 1 per cent., carrying \$100,000 insurance would cost \$1,000. In an identical building next door a similar stock worth \$100,000 might be insured for only \$50,000, the owner taking for granted that, in view of public alarms, efficient fire departments, and the work of salvage corps, he was unlikely to have more than 50 per cent. loss. He therefore avoided paying his fair contribution toward the general fire insurance tax of the country, while the merchant who insured for \$100,000 was a victim of unjust discrimination. When the merchant with \$100,000 insurance had a fire that damaged his stock to the amount of half its sound value, the insurance companies paid half the amounts of their policies. When the other concern had its fire, also causing damage to the extent of 50 per cent. of the value of the property, the insurance companies paid the entire amounts of their policies. Meantime every underwriter was aware of the gross stupidity as well as injustice of allowing such loose practice. Perhaps the first application of the so-called coinsurance clause was when the companies generally began allowing a discount of 10 per cent. on rates when property owners would allow a warranty to be inserted in their policies that they would carry insurance equal to value. Subsequently, to remove cause for complaint by property owners, and to enable the companies to establish a universal and just basis of rating, the method of requiring a relative proportion of insurance to value in all cases was adopted. At first it was proposed that the amount of insurance should be equal to the value of the property; but, as most property owners were accustomed to take some risk themselves, the proportion of insurance to be required was fixed at 80 per cent. of the value of the property. As the owner of the property might fairly be assumed to know its value he was thus able to comply with the requirement of the companies. This provision ought never to have been called a coinsurance clause. It is a warranty that the owner will carry insurance to at least the amount of 80 per cent. of the value of his property, or, choosing not to do so, that he shall virtually take the place of an insurance company for enough to raise the amount of his insurance to 80 per cent. To illustrate: He has \$100,000 in value. The clause thus required him to carry \$80,000 insurance. He deliberately chose to carry only \$70,000 and thus save the premium on \$10,000. He thus became a conditional coinsurer to the extent of \$10,000—a condition deliberately chosen by himself, and the clause ought to have been called "Warranty of At Least 80 per cent. of Insurance to Value or Conditional Coinsurance for Any Deficit." In this case, if there had been a damage of \$70,000 the owner would have collected from the companies only seven-eighths of his loss, because of his having chosen the position of coinsurer to the extent of the other eighth. If he had carried \$80,000 insurance and there had been an \$80,000 damage, he would have collected the full amount of all the policies—which is very different from the understanding of many property owners who thought the clause was designed to prevent their collecting more than 80 per cent. of their loss in any event. The reason for the universal warranty, and the wording of the clause, have been much misunderstood, and in some States public sentiment has supported legislation to prevent the enforcement of the equitable principle involved. This is merely playing the game of "slackers" or "shirkers." However, as the clause itself and the reason for its application have become better understood, public sentiment is almost unanimous in its approval. It remains to be said that property owners are at perfect liberty to insure for any amount in excess of the 80 per cent.

THE CO-INSURANCE CLAUSE

(Reproduced by Permission.)

What Insurance Companies Pay in Case of Loss Under 80% Clause

Value of Property	INSURANCE ON PROPERTY									
	\$1000	\$3000	\$3000	\$4000	\$5000	\$6000	\$7000	\$8000	\$9000	\$10,000
	PAID WHERE LOSS EQUALS INSURANCE									
\$1000	\$1000 00									
2000	625 00	\$3000 00								
3000	416 67	1666 66	\$3000 00							
4000	312 50	1250 00	2812 50	\$4000 00						
5000	250 00	1000 00	2250 00	\$5000 00	\$3000 00					
6000	208 33	833 33	1875 00	3333 33	5000 00	\$6000 00				
7000	178 57	714 29	1607 14	2857 14	4444 29	6000 00	\$7000 00			
8000	154 26	625 00	1406 25	2500 00	3906 25	5425 00	7000 00	\$8000 00		
9000	135 89	555 55	1250 00	2222 21	3472 20	5000 00	6905 51	8000 00	\$9000 00	
10,000	125 00	500 00	1125 00	2000 00	3125 00	4500 00	6125 00	8000 00	9000 00	\$10,000

Find value of property in left hand column; read to the right and under column "Insurance on Property" is shown what the Companies pay where loss equals insurance.

What Insurance Companies Pay in Case of Loss Under 100% Clause

Value of Property	INSURANCE ON PROPERTY									
	\$1000	\$3000	\$3000	\$4000	\$5000	\$6000	\$7000	\$8000	\$9000	\$10,000
	PAID WHERE LOSS EQUALS INSURANCE									
\$1000	\$1000 00									
2000	500 00	\$2000 00								
3000	333 33	1333 33	\$3000 00							
4000	250 00	1000 00	2250 00	\$4000 00						
5000	200 00	800 00	1800 00	\$3000 00	\$3000 00					
6000	166 67	666 67	1500 00	2666 67	4166 67	\$6000 00				
7000	142 86	571 43	1285 71	2285 71	3571 43	5142 86	\$7000 00			
8000	125 00	500 00	1125 00	2000 00	3125 00	4500 00	6125 00	\$8000 00		
9000	111 11	444 44	1000 00	1777 78	2777 78	4000 00	5444 44	7111 11	\$9000 00	
10,000	100 00	400 00	900 00	1600 00	2500 00	3500 00	4900 00	6400 00	8100 00	\$10,000

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By The Philadelphia Contributionship for the Insurance of Houses from Loss by Fire

INSURANCE LEGISLATION

is reported FIRST in THE WEEKLY UNDERWRITER

Special correspondents at each State capital telegraph full texts of all bills to this office immediately on introduction. Special service is maintained for subscribers desiring daily reports. Write for terms.

The Weekly Underwriter

Eighty Maiden Lane, New York, N. Y.

DEFINITIONS OF INSURANCE TERMS

AUTOMOBILE LIABILITY INSURANCE protects the owner or the policyholder against damages for the accidental injury or death of any person or persons caused by the automobile, except the chauffeur or the mechanic, who in many States must be covered under a workman's compensation policy. The standard limit for liability policies is \$5,000 in the event of injury or death to one person, and \$10,000 where two or more persons are killed in the same accident. Larger limits are secured by slight increases in premium. In the event of a judgment for \$5,000 for the injury or death of one person, the policy is not automatically voided, but the above limits apply to each accident.

The policy also includes the expense of immediate medical attention, where necessary, to the injured, but not to the insured. The theory is that it is insurance against the owner's legal liability and not accident insurance in his benefit.

This insurance does not provide for the payment of any specified sum to claimants, claims being settled or not as the circumstances seem to warrant in the opinion of the company. If a suit results, the company agrees to defend it, defraying costs and expenses.

Property Damage.—The insured may secure, by endorsement, protection against liability for damage to property other than his own, due to the automobile. The usual limit is \$1,000.

Collision Insurance.—This is also secured by endorsement, covering the insured in the event of damage to his automobile by collision or striking any object. It is issued in two forms: in the Deductible Form the company collects \$25 from the total of each collision loss; in Full Coverage no deduction is made, the premium being higher.—*Fireman's Fund Record.*

COMMERCIAL AND INDUSTRIAL HEALTH AND ACCIDENT INSURANCE.—"Commercial" or "Industrial" are terms which, by common consent, define for the underwriter the slightly different systems for underwriting health and accident risks.

Commercial health and accident insurance includes all preferred occupations. That is, the occupations wherein there is small, if any, exposure to hazard and danger. The preferred classes include risks engaged in office work, traveling, supervising and superintending, soliciting and collecting, teaching etc., etc. In all such occupations the physical hazard is slight, and the environment of work is generally good; remuneration is higher and living conditions are better. The occupations are called "commercial" to distinguish them from the general class of manual laborers.

There are two distinguishing features in "commercial" underwriting: (1) Annual premiums; (2) large specific loss or death indemnities. Annual premiums, because the class covered can afford to and prefers to pay annually. Large specific, because they appeal to and attract the business man who frequently suffers no time value loss when laid up.

Industrial health and accident insurance includes all the industrial workers and more hazardous occupations of those who supervise. Danger is in constant attendance upon all such. Accidents are frequent and injuries severe. Sickness also is more frequent because of less sanitary working and living conditions. Disability from any cause means total loss of time value. Industrial premiums are conveniently distributed for monthly payments, and indemnities are arranged so that the laborer receives the best results. His time value loss is the big item. His specific loss is very small, therefore industrial policies carry the maximum of monthly indemnity for temporary disability, but only small specific indemnities.

There is no difference in the language or form of "commercial" or "industrial" policies. The sole distinction is in

- (1) Annual vs. monthly premiums.
- (2) Preferred vs. hazardous risks.
- (3) Large specific indemnities for commercial risks.

If within the radius of a ten-cent, round-trip carfare you could attend once a week a course of lectures on insurance and listen to the ablest men in the business discussing the problems of the day, we believe you would gladly spend not only the carfare, but make some sacrifice of time and effort as well to attend the course, and even take notes on it.

Such a course is to be laid before the readers of "The Weekly Underwriter" in 1917—and more. And the cost—\$5 per annum—is less than the ten-cent carfare, and entails no sacrifice of time or energy on your part. The lectures are delivered into your hand, to be absorbed at your leisure.

GENERAL INFORMATION

GOVERNMENT OF THE UNITED STATES

President—Woodrow Wilson, of New Jersey.
Vice President—Thomas Riley Marshall, of Indiana.

THE CABINET.

Secretary of State—Robert Lansing, of New York.
Secretary of the Treasury—William Gibbs McAdoo, of New York.
Secretary of War—Newton Diehl Baker, of Ohio.
Attorney-General—Thomas Watt Gregory, of Texas.
Postmaster-General—Albert Sidney Burleson, of Texas.
Secretary of the Navy—Josephus Daniels, of North Carolina.
Secretary of the Interior—Franklin Knight Lane, of California.
Secretary of Agriculture—David Franklin Houston, of Missouri.
Secretary of Commerce—William Cox Redfield, of New York.
Secretary of Labor—William Bauchop Wilson, of Pennsylvania.

GOVERNORS OF STATES AND TERRITORIES

<i>States and Territories.</i>	<i>Governors.</i>	<i>Lgth. Term, Years.</i>	<i>Terms Expire.</i>	<i>Politics.</i>
Alabama	Charles Henderson	4	Jan., 1919	Democrat.
Alaska	J. F. A. Strong	4	Oct., 1917	Democrat.
Arizona	George W. P. Hunt	2	Jan., 1919	Democrat.
Arkansas	Charles H. Brough	2	Jan., 1919	Democrat.
California	William D. Stephens	4	Jan., 1919	Progressive.
Colorado	Julius C. Gunter	2	Jan., 1919	Democrat.
Connecticut	Marcus H. Holcomb	2	Jan., 1919	Republican.
Delaware	John G. Townsend, Jr.	4	Jan., 1921	Republican.
Florida	Sidney J. Catts	4	Jan., 1921	Democrat.
Georgia	Hugh M. Dorsey	2	July, 1919	Democrat.
Hawaii	Lucius E. Pinkham	4	Nov., 1917	Democrat.
Idaho	Moses Alexander	2	Jan., 1919	Democrat.
Illinois	Frank O. Lowden	4	Jan., 1921	Republican.
Indiana	James P. Goodrich	4	Jan., 1921	Republican.
Iowa	William L. Harding	2	Dec., 1918	Republican.
Kansas	Arthur Capper	2	Jan., 1919	Republican.
Kentucky	A. O. Stanley	4	Dec., 1919	Democrat.
Louisiana	R. G. Pleasant	4	May, 1920	Democrat.
Maine	Carl Milliken	2	Jan., 1919	Republican.
Maryland	Emerson C. Harrington	4	Jan., 1920	Democrat.
Massachusetts	Samuel W. McCall	1	Jan., 1918	Republican.
Michigan	Albert E. Sleeper	2	Jan., 1919	Republican.
Minnesota	J. A. A. Burnquist	2	Jan., 1919	Republican.
Mississippi	Theodore C. Bilbo	4	Jan., 1920	Democrat.
Missouri	Frederick D. Gardner	4	Jan., 1921	Democrat.
Montana	Sam V. Stewart	4	Jan., 1921	Democrat.
Nebraska	K. Neville	2	Jan., 1919	Democrat.
Nevada	Emmett D. Boyle	4	Jan., 1919	Democrat.
New Hampshire	Henry W. Keyes	2	Jan., 1919	Republican.
New Jersey	Walter E. Edge	3	Jan., 1920	Democrat.
New Mexico	E. C. DaBaca	5	Jan., 1922	Democrat.
New York	Charles S. Whitman	2	Dec., 1918	Republican.
North Carolina	Thomas W. Bickett	4	Jan., 1921	Democrat.
North Dakota	Lynn J. Frazier	2	Dec., 1918	Republican.
Ohio	James M. Cox	2	Jan., 1919	Republican.
Oklahoma	R. L. Williams	4	Jan., 1919	Democrat.
Oregon	James Withycombe	4	Jan., 1919	Republican.
Pennsylvania	Martin G. Brumbaugh	4	Jan., 1919	Republican.
Porto Rico	Arthur Yager	4	Nov., 1917	Democrat.
Rhode Island	R. Livingston Beekman	2	Jan., 1919	Republican.
South Carolina	Richard I. Manning	2	Jan., 1919	Democrat.
South Dakota	Peter Norbeck	2	Jan., 1919	Republican.
Tennessee	Thomas C. Rye	2	Jan., 1919	Democrat.

General Information—(Continued)

States and Territories.	Governors.	Lgth. Term. Years.	Terms Expire.	Politics.
Texas	James E. Ferguson.....	2	Jan., 1919....	Democrat.
Utah	Simon Bamberger.....	4	Jan., 1921....	Republican.
Vermont	Horace F. Graham.....	2	Jan., 1919....	Republican.
Virginia	Henry C. Stuart.....	4	Feb., 1918....	Democrat.
Washington	Ernest Lister.....	4	Jan., 1917....	Democrat.
West Virginia.....	John J. Cornwell.....	4	Mar., 1921....	Democrat.
Wisconsin	E. L. Philipp.....	2	Jan., 1919....	Republican.
Wyoming	John B. Kendrick.....	4	Jan., 1919....	Democrat.

AREAS OF THE STATES AND TERRITORIES

States and Territories.	Area in Square Miles.*	Capitals.	States and Territories.	Area in Square Miles.*	Capitals.
Alabama	52,250	Montgomery.	Nebraska	77,510	Lincoln.
Alaska	596,884	Juneau.	Nevada	110,700	Carson City.
Arizona	113,026	Phoenix.	New Hampshire...	9,305	Concord.
Arkansas	53,850	Little Rock.	New Jersey	7,815	Trenton.
California	158,360	Sacramento.	New Mexico	122,580	Santa Fe.
Colorado	103,925	Denver.	New York	49,170	Albany.
Connecticut	4,990	Hartford.	North Carolina ...	52,250	Raleigh.
Delaware	2,050	Dover.	North Dakota ...	70,795	Bismarck.
Dist. of Columbia.	70	Washington.	Ohio	41,060	Columbus.
Florida	58,680	Tallahassee.	Oklahoma	70,057	Oklahoma C.
Georgia	59,475	Atlanta.	Oregon	96,030	Salem.
Idaho	84,800	Boise.	Pennsylvania	45,215	Harrisburg.
Illinois	56,650	Springfield.	Rhode Island	1,250	Providence.
Indiana	36,350	Indianapolis.	South Carolina ...	30,570	Columbia.
Iowa	56,025	Des Moines.	South Dakota	77,650	Pierre.
Kansas	82,080	Topeka.	Tennessee	42,050	Nashville.
Kentucky	40,400	Frankfort.	Texas	265,786	Austin.
Louisiana	48,720	Baton Rouge.	Utah	84,970	Salt Lake C.
Maine	33,040	Augusta.	Vermont	9,505	Montpelier.
Maryland	12,210	Annapolis.	Virginia	42,450	Richmond.
Massachusetts ...	8,315	Boston.	Washington	69,180	Olympia.
Michigan	58,915	Lansing.	West Virginia ...	24,780	Charleston.
Minnesota	83,365	St. Paul.	Wisconsin	56,040	Madison.
Mississippi	46,810	Jackson.	Wyoming	97,890	Cheyenne.
Missouri	69,415	Jefferson City.			
Montana	146,080	Helena.			
			Total.....	3,616,484	

Areas of the Dependencies: Philippines, 115,026 square miles; Porto Rico, 3,435; Hawaii, 6,449; Tutuila and islets, 77; Guam, 210; Panama Canal Zone, 474. Total area of the Dependencies, 125,671. *Area includes water as well as land surface.

POPULATION OF THE UNITED STATES

ACCORDING TO CENSUS OF 1910 AND CENSUS ESTIMATE FOR JANUARY 1, 1917.

The United States Census Office issued a bulletin in February, 1917, giving an estimate of the population of the States, January 1, 1917, compared with the population according to the Official Census of 1910, as follows:

States.	Estimated: January 1, 1917.	Census: April 15, 1910.	States.	Estimated: January 1, 1917.	Census: April 15, 1910.
Alabama	2,348,273	2,138,093	Arkansas	1,753,033	1,754,449
Arizona	259,666	204,354	California	2,983,843	2,377,549

General Information—(Continued)

States.	Estimated: January 1, 1917.	Census: April 15, 1910.	States.	Estimated: January 1, 1917.	Census: April 15, 1910.
Colorado	975,190	799,024	New Jersey	2,981,105	2,537,167
Connecticut	1,254,496	1,114,756	New Mexico	416,966	327,301
Delaware	214,270	2,700,876	New York	10,366,778	9,113,614
District of Columbia ..	366,631	331,069	North Carolina	2,418,559	2,206,287
Florida	904,839	752,619	North Dakota	752,260	577,056
Georgia	2,875,953	2,609,121	Ohio	5,181,220	4,767,121
Idaho	436,881	325,594	Oklahoma	2,245,968	1,657,155
Illinois	6,193,626	5,638,591	Oregon	848,866	672,765
Indiana	2,193,626	2,700,876	Pennsylvania	8,591,029	7,665,111
Iowa	2,224,771	2,224,771	Rhode Island	620,090	542,610
Kansas	1,840,707	1,690,949	South Carolina	1,634,340	1,515,400
Kentucky	2,386,866	2,289,905	South Dakota	707,740	583,888
Louisiana	1,843,042	1,656,388	Tennessee	2,296,316	2,184,789
Maine	774,914	742,371	Texas	4,472,494	3,896,542
Maryland	1,368,240	1,295,346	Utah	438,724	373,251
Massachusetts	3,747,554	3,366,416	Vermont	364,322	355,956
Michigan	3,074,560	2,810,173	Virginia	2,202,522	2,061,612
Minnesota	2,296,024	2,075,708	Washington	1,565,810	1,141,990
Mississippi	1,964,122	1,797,114	West Virginia	1,399,320	1,221,119
Missouri	3,420,143	3,293,335	Wisconsin	2,513,758	2,333,860
Montana	466,214	376,053	Wyoming	182,264	145,965
Nebraska	1,277,750	1,192,214			
Nevada	108,736	81,875			
New Hampshire	443,467	430,572			
			Total	102,826,309	91,972,266

The total population of the Dependencies in 1910, according to the Census Office, was 9,774,013, giving a population of the United States and its possessions in 1910 of 101,748,269. The estimated population of the Dependencies in 1917 was 10,482,976.

POPULATION OF CITIES OF THE UNITED STATES

OF OVER 50,000 INHABITANTS.

ACCORDING TO CENSUS ESTIMATES AS OF JULY 1, 1910, AND JULY 1, 1916.

Cities.	July 1, 1910.	July 1, 1916.	Cities.	July 1, 1910.	July 1, 1916.
New York, N. Y.	4,794,935	5,602,841	Portland, Ore.	209,719	295,463
Bronx borough	435,842	575,876	Indianapolis, Ind. . . .	234,837	271,708
Brooklyn borough	1,644,220	1,928,734	Denver, Colo.	214,973	260,800
Manhattan bor.	2,341,608	2,634,224	Rochester, N. Y.	219,306	256,417
Queens borough	286,806	366,126	Providence, R. I.	225,354	254,960
Richmond bor.	86,569	97,881	St. Paul, Minn.	215,834	247,432
Chicago, Ill.	2,195,551	2,497,722	Louisville, Ky.	225,567	238,916
Philadelphia, Pa.	1,554,394	1,709,518	Columbus, Ohio.	182,574	214,878
St. Louis, Mo.	689,387	757,309	Oakland, Cal.	151,801	198,604
Boston, Mass.	672,899	756,476	Toledo, Ohio.	169,271	191,554
Cleveland, Ohio.	564,066	674,073	Atlanta, Ga.	155,990	190,558
Baltimore, Md.	559,390	589,621	Birmingham, Ala. . . .	134,342	181,762
Pittsburgh, Pa.	535,382	579,090	Omaha, Nebr.	124,550	165,470
Detroit, Mich.	409,320	571,784	Worcester, Mass.	146,568	163,314
Los Angeles, Cal.	324,086	503,812	Richmond, Va.	127,989	156,687
Buffalo, N. Y.	425,220	468,558	Syracuse, N. Y.	137,848	155,624
San Francisco, Cal.	418,476	463,516	Spokane, Wash.	105,913	150,323
Milwaukee, Wis.	375,561	436,535	New Haven, Conn.	134,145	149,685
Cincinnati, Ohio.	364,211	410,476	Memphis, Tenn.	131,705	148,995
Newark, N. J.	349,530	408,894	Scranton, Pa.	130,430	146,811
New Orleans, La.	340,171	371,747	Paterson, N. J.	126,031	138,443
Washington, D. C.	332,175	363,980	Fall River, Mass.	119,599	128,366
Minneapolis, Minn.	303,490	363,454	Grand Rapids, Mich. . .	113,099	128,291
Seattle, Wash.	240,872	348,639	Dayton, Ohio.	116,934	127,224
Jersey City, N. J.	269,073	306,345	Dallas, Tex.	93,058	124,527
Kansas City, Mo.	250,041	297,847	San Antonio, Tex.	97,527	123,831

General Information—(Continued)

Bridgeport, Conn....	102,709	121,579	Harrisburg, Pa.....	64,449	72,015
New Bedford, Mass.	97,374	118,158	Passaic, N. J.....	55,343	71,744
Salt Lake City, U.	93,562	117,399	Peoria, Ill.....	67,102	71,458
Nashville, Tenn.....	110,588	117,057	Wichita, Kans.....	53,037	70,722
Lowell, Mass.....	106,528	113,245	Bayonne, N. J.....	56,027	69,893
Cambridge Mass.....	105,112	112,981	South Bend, Ind....	54,048	68,946
Tacoma, Wash.....	84,717	112,770	Savannah, Ga.....	65,156	68,805
Houston, Tex.....	79,510	112,307	Johnstown, Pa.....	56,876	68,520
Trenton, N. J.....	97,311	111,593	Brockton, Mass.....	57,233	67,449
Hartford, Conn.....	99,317	110,900	Sacramento, Cal....	45,021	66,895
Reading, Pa.....	96,432	109,381	Terre Haute, Ind....	58,423	66,083
Youngstown, Ohio..	79,773	108,385	Holyoke, Mass.....	57,984	65,286
Camden, N. J.....	94,930	106,233	Portland, Me.....	58,749	63,867
Springfield, Mass...	89,493	105,942	El Paso, Tex.....	40,099	63,705
Fort Worth, Tex...	74,361	104,562	Allentown, Pa.....	52,232	63,505
Albany, N. Y.....	100,490	104,190	Springfield, Ill.....	51,989	61,120
Lynn, Mass.....	89,775	102,425	Canton, Ohio.....	50,374	60,852
Des Moines, Ia.....	86,879	101,508	Charleston, S. C....	58,897	60,734
Lawrence, Mass.....	86,384	100,500	Chattanooga, Tenn..	44,862	60,075
Yonkers, N. Y.....	80,475	99,838	Pawtucket, R. I.....	51,883	59,411
Schenectady, N. Y..	73,701	99,519	Altoona, Pa.....	52,346	58,659
Kansas City, Kans..	83,359	99,437	Mobile, Ala.....	51,721	58,221
Duluth, Minn.....	79,004	94,495	Atlantic City, N. J..	46,536	57,660
Wilmington, Del....	87,641	94,265	Berkeley, Cal.....	41,012	57,653
Oklahoma City, Okla.	65,163	92,943	Little Rock, Ark....	46,202	57,343
Norfolk, Va.....	67,721	89,612	Covington, Ky.....	53,400	57,144
Somerville, Mass...	77,565	87,039	Sioux City, Iowa....	48,138	57,078
Waterbury, Conn...	73,605	86,973	Saginaw, Mich.....	50,682	55,642
Elizabeth, N. J.....	73,835	86,690	Rockford, Ill.....	45,688	55,185
Utica, N. Y.....	74,797	85,692	Flint, Mich.....	39,094	54,772
Akron, Ohio.....	69,623	83,625	Pueblo, Colo.....	44,733	54,462
St. Louis, Mo.....	77,666	82,236	Binghamton, N. Y..	48,629	53,973
Manchester, N. H...	70,339	78,283	Tampa, Fla.....	38,233	53,886
Troy, N. Y.....	76,850	77,916	New Britain, Conn...	44,248	53,794
Hoboken, N. J.....	70,555	77,214	San Diego, Cal.....	40,040	53,330
Wilkes-Barre, Pa...	67,430	76,776	York, Pa.....	44,982	51,656
Fort Wayne, Ind....	64,306	76,183	Springfield, Ohio...	47,076	51,550
Jacksonville, Fla...	58,317	76,101	Malden, Mass.....	44,631	51,155
Evansville, Ind....	67,920	76,078	Lancaster, Pa.....	47,349	50,853
Erie, Pa.....	66,816	75,195	Augusta, Ga.....	41,074	50,245
East St. Louis, Ill..	59,090	74,708			

NATIONAL BANK RETURNS

Date.	No. Banks	Gross Deposits.	Loans and Discounts.	*Individual Deposits.	Specie and Legal Tenders.
1916—Dec. 27....	7,584	\$12,266,846	\$8,340,626,000	\$7,148,302,000	\$785,946,000
1915—Nov. 10....	7,619	10,157,472,689	7,233,928,973	6,070,219,007	846,775,228
1914—Sep. 12....	7,538	8,187,569,000	6,400,767,386	6,139,081,279	903,708,348
1913—Aug. 9....	7,488	7,907,460,818	6,168,555,526	5,761,338,731	899,163,374
1912—Nov. 26....	7,420	8,079,960,895	6,058,982,029	5,944,561,069	869,098,737
1911—Dec. 5....	7,328	7,674,204,631	5,659,109,827	5,536,042,281	862,794,197
1910—Nov. 10....	7,204	7,259,570,526	5,450,644,385	5,304,788,306	816,070,660
1909—Nov. 16....	7,006	7,055,771,246	5,148,787,594	5,120,442,963	804,860,734
1908—Nov. 27....	6,865	6,802,574,569	4,840,367,677	4,720,284,640	844,759,516
1907—Dec. 3....	6,625	5,709,489,977	4,585,337,094	4,176,873,717	660,784,736
1906—Nov. 12....	6,199	6,030,119,285	4,366,045,295	4,289,773,899	634,550,158
1905—Nov. 9....	5,757	5,554,845,194	4,016,735,497	3,989,522,834	622,092,079
1904—Nov. 10....	5,412	5,330,639,949	3,772,638,941	3,707,706,530	642,130,784
1903—Nov. 17....	5,042	4,503,734,292	3,425,085,581	3,176,201,572	520,615,778
1902—Nov. 25....	4,601	4,455,615,710	3,303,148,091	3,152,878,796	532,591,770
1901—Dec. 10....	4,221	4,243,782,067	3,038,255,447	2,989,417,965	520,770,856

The Insurance Almanac is indebted to Assistant Manager W. J. Gilpin of the New York Clearing House for the returns of 1915.

*Since September 2, 1915, "Demand Deposits."

General Information—(Continued)

TELEGRAPH RATES.

Western Union Telegraph Company Rates.

NIGHT LETTERS of 50 words or less, address and signature free, filed up to 2 A.M., are transmitted during the night and delivered the next morning at the same rate as that shown for "Day telegrams of 10 words."

DAY LETTERS of 50 words or less, address and signature free, filed at any hour during the day, are transmitted and delivered subject to the priority of Day telegrams. Rates for Day Letters are one-half higher than rates for Night Letters.

Words above 50 in Night Letters or Day Letters are one-fifth the 50-word rate for each additional 10 or fraction of 10 words.

Telegrams.					Telegrams.				
10 Words.		50 Words.			10 Words.		50 Words.		
Places	Day.	Night.	Day Letter.	Night Letter.	Places	Day.	Night.	Day Letter.	Night Letter.
Alabama...	\$0.60	\$0.50	\$0.90	\$0.60	Nebraska...	.60	.50	.90	.60
Alaska...	2.00	1.80	on	2.00	Nevada...	1.00	1.00	1.50	.100
	to	to	applica-	to	N. Brun'k.	.50	.40	.75	.50
	10.20	8.10	tion.	10.20	N. F'land.	1.10	1.00	on application.	
Alberta...	1.25	1.00	1.88	1.25	N. Hamp.	30-35	.25	45-53	30-35
Arizona...	1.00	1.00	1.50	1.00	N. Jersey...	.25	.25	.38	.25
Arkansas...	.60	.50	.90	.60	N. Mexico...	.75	.60	1.13	.75
B. Colum.	1.00	1.00	on		New York.	25-35	.25	33-53	25-35
	to	to	applica-		N. Car....	.50	.40	.75	.50
	4.60	4.60	tion.	.75	N. Dak....	.75	.60	1.13	.75
California.	1.00	1.00	1.50	1.00	Nova-Sco.	.50	.40	.75	.50
Colorado...	.75	.60	1.13	.75	Ohio....	.40	.30	.60	.40
Conn.....	.25	.25	.38	.25	Oklahoma.	.75	.60	1.13	.75
Delaware...	30	.25	.45	.30	Ontario...	40-1.00	30-75	60-1.50	40-1.00
D. of Co.	30	.25	.45	.30	Oregon...	1.00	1.00	1.50	1.00
Florida...	.60	.50	.90	.60	Penn.....	25-40	25-30	38-60	25-40
Georgia...	.60	.50	.90	.60	Quebec...	.50	.40	.75	.50
Idaho....	1.00	1.00	1.50	1.00	R. Island.	.30	.25	.45	.30
Illinois...	.50	.40	.75	.50	Saskatn.	1.00-1.25	75-1.00	1.50-1.88	1.00-1.25
Indiana...	.50	.40	.75	.50	S. Car....	.60	.50	.90	.60
Iowa....	.60	.50	.90	.60	S. Dakota.	.75	.60	1.13	.75
Kansas...	.60	.50	.90	.60	Tennessee.	.50	.40	.75	.50
Kentucky.	.50	.40	.75	.50	Texas....	.75	.60	1.13	.75
Louisiana.	.60	.50	.90	.60	Utah....	.75	.60	1.13	.75
Maine....	35-40	25-30	53-60	35-40	Vermont...	30-35	.25	45-53	30-35
Manitoba.	75-1.25	60-1.00	1.13-1.88	75-1.25	Washing'n.	1.00	1.00	1.50	1.00
Maryland.	30-40	25-30	45-60	30-40	Virginia...	40-50	30-40	60-75	40-50
Mass.....	25-30	.25	38-45	25-30	W. Vir....	.40	.30	.60	.40
Michigan.	40-60	30-50	60-90	40-60	Wisconsin.	50-60	40-50	75-90	50-60
Minnesota.	.60	.50	.90	.60	Wyoming...	.75	.60	1.13	.75
Mississippi.	.60	.50	.90	.60	Yukon....	2.50	2.30	on	
Missouri...	50-60	40-50	75-90	50-60		to	to	applica-	
Montana...	.75	.60	1.13	.75		7.25	7.05	tion.	

Telegraph Rates to Foreign Countries.

These rates are from New York City. The address and signature are included in the chargeable matter and the length of words is limited to 15 letters. When a word is composed of more than 15 letters every additional 15 or the fraction of 15 letters will be counted as a word. Special rates for deferred, cable letter and week-end cablegrams.

General Information—(Continued)

	Per Word.		Per Word.		Per Word.
Abyssinia	\$0.64	Guatemala	50-55	Philippine Islands (Lu- zon, Manila, etc.)..	1.12
Algeria .....	.32	Havana .....	.15	Other islands	1.31
Alexandria (Egypt)...	.50	Hayti .....	.80 to 1.30	Porto Rico .....	.50
Antigua .....	.36	Holland .....	.25	Portugal .....	.39
Argentina .....	.65	Honolulu .....	.37	Queensland .....	.66
Austria .....	.32	Hungary .....	.32	Roumania .....	.46
Barbadoes .....	.36	Iceland .....	.35	Russia (Europe) .....	.43
Belgium .....	.25	India .....	.66	Russia (Asia) .....	.43
Bermuda .....	.42	Ireland .....	.25	Santo Domingo .....	.80
Bolivia .....	.65	Italy .....	.31	Scotland .....	.25
Brazil .....	.70 to 1.67	Jamaica .....	.36	Servia .....	.34
Bulgaria .....	.35	Japan	1.33	Sicily .....	.31
Burmah .....	.66	Java	11.00	Siam .....	.94
Callao (Peru).....	.65	Korea (Seoul).....	1.33	Singapore .....	.94
Cairo (Egypt).....	.50	Malta .....	.35	Spain .....	.38
Cape Colony (S. Af.)..	.86	Martinique .....	.95	St. Thomas .....	.50
Ceylon .....	.66	Matanzas .....	.20	Sweden .....	.38
Chile .....	.65	Melbourne, Vic. ....	.66	Switzerland .....	.30
China	1.22	Mexico City, \$1.75, 10 words		Sydney (N. S. W.)...	.66
Cochin China.....	.99	Nassau (Bahamas)....	.35	Tangier .....	.36
Colon .....	.40	Natal (South Africa)..	.86	Tasmania .....	.66
Cyprus	0.50	New South Wales....	.66	Transvaal .....	.86
Demerara .....	.36	New Zealand .....	.58	Trinidad .....	.36
Denmark .....	.35	Norway .....	.35	Turkey (Europe) ....	.36
Ecuador .....	.65	Orange River Colony..	.86	Turkey (Asia) .....	.43
England .....	.25	Panama .....	.40	Uruguay .....	.65
France .....	.25	Paraguay .....	.65	Venezuela	1.00
Germany .....	.25	Penang .....	.94	Vera Cruz, \$1.75, 10 words	
Gibraltar .....	.43	Peru .....	.65	Victoria (Australia) ..	.66
Greece .....	.36				

WEIGHTS AND MEASURES

Avoirdupois Weight (short ton)—27 11-32 grains equal 1 dram; 16 drams equal 1 ounce; 16 ounces equal 1 pound; 25 pounds equal 1 quarter; 4 quarters equal 1 hundredweight; 20 hundredweight equals 1 ton.

Avoirdupois Weight (long ton)—27 11-32 grains equal 1 dram; 16 drams equal 1 ounce; 16 ounces equal 1 pound; 112 pounds equal 1 hundredweight; 20 hundredweight equal 1 ton.

Apothecaries' Weight—20 grains equal 1 scruple; 3 scruples equal 1 dram; 8 drams equal 1 ounce; 12 ounces equal 1 pound.

Troy Weight—24 grains equal 1 pennyweight; 20 pennyweights equal 1 ounce; 12 ounces equal 1 pound.

Circular Measure—60 seconds equal 1 minute; 60 minutes equal 1 degree; 30 degrees equal 1 sign; 12 signs equal 1 circle or circumference.

Cubic Measure—1,728 cubic inches equal 1 cubic foot; 27 cubic feet equal 1 cubic yard.

Dry Measure—1,728 cubic inches equal 1 cubic foot; 27 cubic feet equal 1 cubic yard.

Dry Measure—2 pints equal 1 quart; 8 quarts equal 1 peck; 4 pecks equal 1 bushel.

Liquid Measure—4 gills equal 1 pint; 2 pints equal 1 quart; 4 quarts equal 1 gallon; 31½ gallons equal 1 barrel; 2 barrels equal 1 hogshead.

Long Measure—12 inches equal 1 foot; 3 feet equal 1 yard; 5½ yards equal 1 rod or pole; 40 rods equal 1 furlong; 8 furlongs equal 1 statute mile (1,760 yards or 5,280 feet); 3 miles equal 1 league.

Mariner's Measure—6 feet equal 1 fathom; 120 fathoms equal 1 cable length; 7½ cable lengths equal 1 mile; 5,280 feet equal 1 statute mile; 6,085 feet equal 1 nautical mile.

Paper Measure—24 sheets equal 1 quire; 20 quires equal 1 ream (480 sheets); 2 reams equal 1 bundle; 5 bundles equal 1 bale.

Square Measure—144 square inches equal 1 square foot; 9 square feet equal 1 square yard; 30½ square yards equal 1 square rod or perch; 40 square rods equal 1 rood; 4 roods equal 1 acre; 640 acres equal 1 square mile; 36 square miles (6 miles square) equal 1 township.

Time Measure—60 seconds equal 1 minute; 60 minutes equal 1 hour; 24 hours equal 1 day; 7 days equal 1 week; 365 days equal 1 year, 366 days equal 1 leap year.

ADDENDA

NON-RESIDENT AGENTS

HAWAII.

Fire insurance can be placed in Hawaii only by resident agents.

UTAH.

Utah law makes it unlawful for any person, company or corporation to transact any insurance business without first having obtained a license. There would be, however, nothing illegal for a non-resident agent to place fire insurance, provided that his company was authorized to do business in the State, and the agent himself also.

Section 21 of the insurance law follows:

"The insurance commissioner may issue a license to any regularly licensed fire insurance agent of this State, subject to revocation at any time, permitting the person named therein to procure policies of insurance on risks located in this State for companies not authorized to transact business in this State, and for such license the commissioner of insurance shall collect a fee of fifty dollars for each such license and renewal thereof, and each such license and renewal shall expire on the first day of March unless revoked sooner.

"Before the person named in such license shall procure any insurance in such company he shall in every case execute and file with the commissioner of insurance an affidavit that he is unable to procure, for a specified person, firm or corporation, in a majority of the companies authorized to do business in this State, the amount of insurance necessary."

LIVE ARTICLES ON SPECIAL HAZARDS

This is the title of a series of Fire Insurance Text-books comprising eight volumes and more than one hundred articles written by experts delineating the fire dangers and protective devices in more than one hundred different special hazard classifications.

These books are used as text books in the Firemen's Training School in New York City, and are cited as reference books in connection with the courses of the Insurance Institutes of America. Every student of Fire Insurance should have a set in his library. Descriptive circular with complete tables of contents on request.

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THE WEEKLY UNDERWRITER

· Eighty Maiden Lane, New York

FIRE INSURANCE COMPANIES WRITING BOMBARDMENT, EXPLOSION AND FULL WAR RISK COVERAGE

As Reported to the "Insurance Almanac," April 27, 1917.

(NOTE.—A number of other companies have the subject under consideration as the ALMANAC goes to press.)

Ætna, of Hartford	with London head office regarding the writing of full war coverage)
American Eagle	Knickerbocker
Alliance, of Philadelphia	Massachusetts Fire & Marine (under consideration)
Atlas Assurance (writing explosion insurance as re-insurance only at present, awaiting advices from abroad as to further coverage and direct writing)	National Fire, of Hartford
Automobile Insurance Co., of Hartford	New Brunswick Fire
Agricultural, of Watertown	New York Fire & Marine Underwriters
Boston	New York Underwriters' Agency
British Dominions General	Niagara Fire
Continental	Northern Assurance
Colonial Fire Underwriters	Northern Underwriters
Commercial Union Assurance	North River
Connecticut Fire	Norwegian Underwriters
Fidelity-Phenix Fire	Old Colony
Firemen's Fund	Phoenix Underwriters
German Alliance	Pacific Fire
German American	Phœnix, of London
Germania Fire, of New York	Phœnix, of Hartford
Glens Falls	Providence-Washington
Globe and Rutgers	Queen, of America
Hartford Fire	Rochester German Underwriters
Home, of New York (and its underwriting departments in various fields)	Rhode Island
Insurance Company of North America	Royal, of Liverpool (explosion only at present)
Imperial Assurance	Springfield Fire & Marine
London Assurance (written only in connection with fire insurance, now negotiating	Security, of New Haven
	St. Paul Fire & Marine
	United States Fire
	Yorkshire Fire

MOTOR VEHICLE FIRE PREMIUM AND LOSS RETURNS FOR 1916

The following table, compiled from data rendered to the Massachusetts and New York Insurance Departments, gives the net premiums received and the losses incurred (less reinsurance) on motor vehicles in the United States during the year 1916, under the marine policies:

	Premiums 1916.	Losses 1915.		Premiums 1916.	Losses 1916.
Ætna, Conn.	\$391,103	\$165,465	Assurance, N. Y.	107,156	54,421
Alliance, Eng.	11,887	5,630	Atlas, Eng.	15,498	4,338
Alliance, Penn.	64,868	28,427	Automobile, Conn.	819,215	420,937
American, N. J.	263,035	108,458	Boston, Mass.	570,391	208,004
American Central.	73,823	33,559	British & For. Mar. ....	.....	.....
American Eagle.	16,656	4,501	California.	102,259	33,888

General Information—(Continued)

	Premiums 1916.	Losses 1915.		Premiums 1916.	Losses 1916.
Camden, N. J.....	635	.....	Michigan Commercial.	.....	.....
Century	6,791	5,487	Mi		
Cologne Reinsurance.	4,177	260	Mi		
Colonial, N. Y.....	108,224	53,030	Mi		
Columbia, N. J.....	217,314	17,170	Na		
Commercial Un., Eng.	346,801	167,843	Na		
Commer'1 Un., N. Y.	61,646	28,918	Ne		
Commonwealth, N. Y.	151,915	47,391	Ne		
Continental	223,105	107,406	Nia		
Equitable F. & M....	1,809	1,108	Noi		
Federal, N. J.....	212,932	122,187	Noi		
Fidelity-Phenix	225,213	107,406	Nor		
Firemans Fund.....	848,666	431,489	Nor		
First Nat. D. of C....	58,878	8,324	Old		
First Reinsurance, Ct.	3,383	1,480	Ori		
Franklin, Penn.....	104,328	30,619	Pal		
Frankona, Germany...	3,969	302	Pat		
Ger. Alliance, N. Y...	2,277	186	Pen		
Ger. American, N. Y.	278,728	138,557	Pho		
Germania, N. Y.....	120,189	24,362	Pho		
Glens Falls.....	181,098	70,830	Pro		
Globe & Rutgers.....	193,277	153,020	Pru		
Hanover	57,202	21,698	Que		
Hartford	737,554	218,920	Roy		
Home, N. Y.....	470,751	219,296	Roy		
Independence, Penn..	980	1,258	Saf		
Ins. Co. of Nor. Amer.	583,809	255,841	Scot		
Ins. Co. State of Pa.	439,862	278,767	Ska		
Int. Reinsur., Austria.	.....	.....	Sou		
L. & L. & G., Eng...	602,652	318,107	Spr		
L. & L. & G., N. Y...	26,574	20,807	Ster		
London & Lan.....	384,753	173,698	St. l		
Mannheim, Germany.	218,639	119,521	Tha		
Marine, Eng.....	7,830	9,078	Unic		
Mass. Fire & Marine.	341,691	150,885	Unic		
Mass. Mutual Auto...	34,573	10,217	Unit		
Maryland Motor Car.	254,291	100,545	Unit		
Mercantile, N. Y....	296,082	37,107	Wes		
Merchants, N. Y.....	28,145	10,905	Will		

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METROPOLITAN

LIFE INSURANCE COMPANY

(Incorporated by the State of New York)

THE COMPANY OF THE PEOPLE, BY THE PEOPLE,
FOR THE PEOPLE

Insurance in Force \$3,482,431,996

SIGNIFICANT FACTS

This Company's Policy-claims paid in 1916 averaged in number one for each forty-one seconds of each business day of 8 hours, and, in amount, \$266.05 a minute for each business day.

The Daily Average of the Company's Business During 1916:

701 per day in number of Claims Paid.

8,304 per day in number of Policies issued and revived.

\$1,969,823 per day in New Insurance issued, increased and revived.

\$376,827.40 per day in payments to Policyholders and addition to Reserve.

\$220,509.26 per day in Increase of Assets.

PROOF OF PUBLIC CONFIDENCE

This Company, although it operates only in the United States and Canada, has more insurance in force than any other life insurance company in the world.

The number of policies in force is greater than that of any other company in America, greater than all the regular life insurance companies put together (less one), and can only be appreciated by comparison. It is a number considerably in excess of the combined population of Greater New York, Chicago, Philadelphia, Boston, St. Louis, Cleveland, Baltimore, Cincinnati, Pittsburgh, San Francisco and Kansas City.

In its Ordinary Department, policies are issued for from \$1,000 to \$1,000,000 on individual lives, premiums payable annually, semi-annually and quarterly. In its Industrial Department, policies are issued on all the insurable members of the family for weekly premiums.

Full particulars regarding the plans of the Metropolitan may be obtained at its Home Office, or of its Agents in all the principal cities of the United States and Canada.

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